

DISCLOSURE OF FEES AND CHARGES

CUSTOMER BANKING SERVICES
EFFECTIVE NOVEMBER 2022 - FIJI



FEE DESCRIPTION	AMOUNT
Access Everyday Account	
Minimum opening balance	\$100.00
Monthly account maintenance fee	\$2.00 per month
ATM withdrawal fee	\$0.40 per transaction
Staff assisted withdrawal fee	\$3.00 per transaction

Access Premium Account	
Minimum opening balance	\$100.00
Monthly account maintenance fee	\$6.00 per month
ATM withdrawal fee	Free
Staff assisted withdrawal fee	Free
Note: This product is no longer available to new customers.	

Pacific Savings Account	
Minimum opening balance	\$100.00
Monthly account maintenance fee	Nil
ATM withdrawal fee	\$5.00 per transaction
Number of free ATM withdrawals ¹	1 per month
Staff assisted withdrawal fee	\$5.00 per transaction
Minimum deposit per month to be eligible for bonus interest ²	\$10.00

¹ One free withdrawal per month from any ANZ or Non-ANZ ATM. Other banks or financial institutions may charge a fee for using their ATM.

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



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

FEE DESCRIPTION	AMOUNT
Priority Cash Management Account	
Minimum opening balance	\$100.00
Monthly account maintenance fee	Nil
ATM withdrawal fee	\$5.00 per transaction
Number of free ATM withdrawals ³	1 per month
Staff assisted withdrawal fee	\$5.00 per transaction

³ One free withdrawal per month from any ANZ or Non-ANZ ATM. Other banks or financial institutions may charge a fee for using their ATM.

Business Cash Management Account	
Minimum opening balance	\$5,000
Quarterly account maintenance fee	\$15.00 per quarter
ATM withdrawal fee	\$0.40 per transaction
Activity fee charged quarterly	\$0.40 per transaction
Collection fees on items deposited	\$0.40 per transaction

Rural Passbook Savings Account	
Minimum opening balance	\$10.00
Staff assisted withdrawal fee	\$3.00 per transaction

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

Rural Everyday Account	
Minimum opening balance	\$10.00
Monthly account maintenance fee	\$3.00 per month
Lost/Replacement passbook fee	\$20.00

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

FEE DESCRIPTION	AMOUNT
Term Deposit	
Minimum opening balance	\$500.00
Break fee	\$40.00 per request
Maturity withdrawal	
- By transfer to nominated ANZ account	Free
- By bank cheque	\$10.00
Penalty rate for pre-mature withdrawal ⁴	50% off the applicable interest rate at the time of investment

⁴ 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.

Personal Cheque Account	
Minimum opening balance	\$5,000
Quarterly account maintenance fee	\$15.00 per quarter
Activity fee charged quarterly	\$0.40 per transaction
ATM withdrawal fee	\$0.40 per transaction
Collection fee on deposits	\$0.40 per item

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

FEE DESCRIPTION	AMOUNT
Business Cheque Account	
Minimum opening balance	\$5,000
Quarterly account maintenance fee	\$15.00 per quarter
Activity fee charged quarterly	\$0.40 per transaction
ATM withdrawal fee	\$0.40 per transaction
Collection fees on items deposited	\$0.40 per transaction
Unarranged Overdraft fee	\$15.00
Dishonour fee	\$25.00 per cheque
Stop payment fee	\$10.00 per cheque

Access Card/International Access Card*	
ATM Mini-Statement	Free
ATM Statement request	\$2.00 per request
ATM Prepay Mobile Top up	\$0.40 per transaction
Overseas Balance Request	\$2.00 per transaction
Overseas encashment fee	\$8.00 per transaction
International Access Card annual fee	\$45.00 annual fee
ATM interchange withdrawal fee	\$1.50 per transaction
ATM interchange balance enquiry	\$0.60 per enquiry
Card replacement fee	\$10.00 per card
PIN replacement fee	\$5.00 per request

* Note: ANZ will neither offer nor renew the ANZ International Access card from 1 April 2020. Existing ANZ International Access cards will be valid until their expiry date.

FEE DESCRIPTION	AMOUNT
ANZ Visa Debit Card⁵	
Card and PIN replacement fees	
Card replacement fee	\$10.00 per card
PIN replacement fee	\$5.00 per request
Domestic fees⁶	
ANZ ATM withdrawal fee	\$0.40 - \$5.00 ⁶
BRED ATM withdrawal fee ⁷	\$0.50
BSP ATM withdrawal fee ⁷	\$0.50
Westpac ATM withdrawal fee ⁷	\$1.50
BRED ATM balance enquiry fee ⁷	\$0.20
BSP ATM balance enquiry fee ⁷	\$0.20
Westpac balance enquiry fee ⁷	\$0.60
International fees	
When transactions are performed online or outside Fiji	
ATM withdrawal fee	\$8.00 per transaction
ATM balance enquiry fee	\$1.00 per transaction
POS fee ⁵	\$1.00 per transaction
Cross-border transaction fee	2.5% of the transacted amount in Fijian dollars

⁵ For online transactions, we will charge either a domestic or an international POS fee depending on how the retailer you are buying goods or services from processes your online payment.

⁶ ANZ charges ATM withdrawal fees dependent on the transaction or savings account you requested your ANZ Visa Debit Card to be linked to. For further information refer to the ATM withdrawal fee of your transaction or savings account or contact your ANZ branch.

⁷ Other banks' fees are listed here for comparison purposes only. Such fees are not within ANZ's control. This information is subject to change without notice, may not be accurate and should not be relied upon.

FEE DESCRIPTION	AMOUNT
Signature Priority Banking	
Qualifying Criteria	Total combined ANZ deposit and lending funds of FJD\$350,000 ⁸
Telegraphic Transfer	No fees charged on outward telegraphic transfers
⁸ Reviewed annually.	
Other Fees – Passbook/Deposit book fees	
Passbook (replacement)	\$20.00 per book
Duplicate Deposit book	\$10.00 per book
Bank Cheques	
Issuance	\$10.00
Replacement	\$20.00
Repurchase of bank cheque	\$15.00
Dishonoured Cheque Fees	
- Outward Dishonour (cheques drawn on accounts)	\$25.00
Special Answer Fees	
- Cheques drawn on other banks	\$25.00 per cheque
- Cheques drawn on our banks	\$15.00 per cheque
Stop Cheque Notice	
- Stop cheque payment notice	\$10.00 per notice
Unarranged Overdraft Fee on Cheque Accounts	
- Overdraft Excess Fee Charged on unarranged excesses on the day the excess occurs	\$15.00

FEE DESCRIPTION	AMOUNT
Statement Fees	
Duplicate statement	\$5.00 per statement
Computer printout	\$2.00 per page
Fiji Clear	
Up to \$100.00	\$2.00
\$101.00 to \$1,000.00	\$5.00
\$1,001.00 to \$10,000.00	\$10.00
\$10,001.00 and over	\$15.00
Diskpay	
Establishment fee	\$250.00
Wage/salary & creditor payment	\$0.20 per item (min \$2.00)
Direct debit schedules (ANZ Customers)	N/A
Payment to other bank accounts	\$10.00 per bank
Diskpay reject fee	\$1.00 per item
Certificates Supplied	
Certificate of balance of account, each account	\$10.00
Certificate of interest paid or received, each account	\$10.00
Comprehensive certificate supplied for audit purposes, bill holdings, goods shipped, deeds and documents held etc, each certificate	\$40.00
Change Supplied	
ANZ customers	Free
Non ANZ customers	
- Each standard bag or roll	\$1.00 per every \$100

FEE DESCRIPTION	AMOUNT
Vouchers	
Production of paid cheques and/or deposit slips	\$5.00 per item
Surrender of paid cheque	\$2.00 per item
Gang Payment	
Gang payment fee	\$10.00 per change slip
Payment from Lists	
Wage/salary & creditor payment	\$1.00 per item
Manual transfers to other banks	\$10.00 per bank
Over the counter salary credit payments or encashments (if more than 3 items)	\$1.00 per item
Periodical Transfer Payments	
Transfer to loan account for repayment (same bank)	Free
Transfer to an account within ANZ	\$2.00 per transaction item
Transfer to accounts of other Banks/Institutions	\$10.00
Sweep fees	\$2.00
Transfers	
Manual transfers within ANZ	\$5.00 per transfer
Manual transfers to other Banks	\$15.00

FEE DESCRIPTION	AMOUNT
Telegraphic Transfers	
Cross Currency Telegraphic Transfer Charge	\$25.00 per transfer
Same Currency Telegraphic Transfer Charge	0.25% of the currency amount (min FJD 30.00 max FJD 130.00)
Business Electronic Channels	
Business Internet Banking:	
- Internal transfer fee (ANZ to ANZ)	Free
- External transfer fee (other banks)	Free
Payroll	
- Within ANZ	\$0.20 per transfer
- To other banks	\$0.50 per transfer
Bill Pay fee	Free
Statement Request	\$2.00 per statement

ANZ Transactive – Fiji	
Payments to ANZ Beneficiaries [BKT]	\$0.20
Payments to non-ANZ Beneficiaries [ACH]	\$0.20
Payments to Non-ANZ Beneficiaries via Fiji Clear [RTGS]	
- Up to \$100	\$2.00
- \$101 - \$1,000	\$5.00
- \$1,001 - \$10,000	\$10.00
- \$10,001 and over	\$15.00

FEE DESCRIPTION	AMOUNT
ANZ Transactive – Fiji	
Bank Cheques	
- FJD Bank Cheque	\$10.00
International Payments	
Cross Border Funds Transfers [CBFT]	Refer to standard ANZ fees and charges in the ANZ International Services Fees and Charges brochure
Account Services	
Transfer between linked accounts	\$0.20
Account statement information fee via ANZ Transactive (Balance and Transaction Reporting)	Waived
Documentary Trade Finance	
Standard ANZ Trade fees and charges apply on all instruments	
Channel charges	
ANZ Transactive establishment fee	Waived
ANZ Transactive client training fee	Waived
ANZ Transactive bulk-payment file configuration testing	Waived
ANZ Transactive security devices	First 5 complimentary, \$25 per Device thereafter
ANZ File Converter	
- Set up fee (initial)	\$1,000.00
ANZ File Active	
- Set up fee (initial)	\$5,000.00
- Monthly maintenance fee	\$100.00

