

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES  
EFFECTIVE 30 JUNE 2025 - KIRIBATI



# CUSTOMER SERVICE

Fee description	Amount
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## ACCESS EVERYDAY ACCOUNT

ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee <sup>1</sup>	\$2.00 per transaction

## ACCESS PREMIUM ACCOUNT

Monthly account fee	\$7.00
ATM withdrawal fee	Free

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

## STATEMENT SAVINGS ACCOUNT

Monthly account fee	\$2.50
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee <sup>1</sup>	\$2.00 per transaction

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

## PASSBOOK SAVINGS ACCOUNT

Staff assisted transaction fee <sup>1</sup>	\$2.00 per transaction
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Note: This product is no longer available to new customers.

## PACIFIC SAVINGS ACCOUNT

Minimum opening balance	\$20.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee <sup>1</sup>	\$2.00 per transaction
Minimum deposit per month to be eligible for bonus interest <sup>2</sup>	\$20.00

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

Fee description	Amount
<b>PRIORITY CASH MANAGEMENT ACCOUNT</b>	
Minimum opening balance	\$100.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee <sup>1</sup>	\$2.00 per transaction

<b>TERM DEPOSIT</b>	
Term Deposit early withdrawal fee <sup>3</sup>	50% off the applicable interest rate at the time of investment. Minimum \$30.00.

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>	
Monthly account fee	\$3.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee <sup>1</sup>	\$2.00 per transaction
Unarranged overdraft fee	\$10.00

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

1 The cash handling fee also applies to cash withdrawals over \$5,000.



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

Fee description	Amount
<b>CHEQUE &amp; DEPOSIT BOOKS</b>	
Deposit book fee	\$35.00
100 leaves cheque book	\$50.00
200 leaves cheque book	\$100.00

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

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	\$25.00 per certificate
Simple certificate fee	\$5.00 per certificate

<b>DISKPAY</b>	
Diskpay fee	\$0.50 per transaction

<b>CASH HANDLING FEE</b>	
For deposits and withdrawals <sup>6</sup>	0.3% over \$5,000

6 The staff assisted transaction fee also applies to cash withdrawals.

<b>OTHER FEES</b>	
Printing fee	\$1.00 per page
Search fee	\$5.00 per item
Unarranged overdraft fee	\$10.00
Card replacement fee	\$7.00 per card
Standing Order – TELMO (plus costs)	\$15.00

# LENDING FEES & CHARGES

Fee description	Amount
<b>OVERDRAFT FEES</b>	
Overdraft management fee	0.125% per month on highest Facility limit (minimum \$10.00)
Unarranged overdraft fee	\$10.00
Excess OD Interest Rate	5% above applicable OD interest rate accrued daily

<b>LOAN/FACILITY APPROVAL FEES</b>	
Home loan	\$400.00
Unsecured Personal loan	\$150.00
Secured Personal loan	\$300.00
Business Overdraft or Term Loan facility	1.5% on approved amount (minimum \$200.00)

<b>LOAN MAINTENANCE FEES</b>	
Loan maintenance fee <sup>7</sup>	\$10.00 per activity

<sup>7</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.
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# INTERNATIONAL SERVICES FEES & CHARGES

Fee description	Amount
<b>FOREIGN CURRENCY ACCOUNT</b>	
<b>United States Dollars (USD)</b>	
Monthly account fee	USD5.00
<b>Japanese Yen (JPY)</b>	
Monthly account fee	JPY400

<b>PAYMENTS OUTWARD<sup>^</sup></b>	
Amendment to outward payment (SWIFT charge)	\$20.00
Telegraphic transfer at branch	\$30.00
International transfer via ANZ Internet Banking and the ANZ Pacific App	\$7.00
Cross Border Funds Transfer on ANZ Transactive Global	\$7.00
Telegraphic transfer cancellation/refund	\$40.00

<sup>^</sup> 'Telegraphic Transfers', 'International Transfers' and 'Cross Border Funds Transfer' are other terms we use to refer to AUD Outward TT fees, Foreign Currency Outward TT fees and Foreign payment made from Foreign Account fees.

<b>FOREIGN CURRENCY NOTES</b>	
Foreign currency up to AUD20.00	Free
Foreign currency AUD21.00-\$500.00	\$3.00
Foreign currency \$501 to \$5,000	\$10.00
Foreign currency above \$5,001	0.30%

<b>TRAVEL MONEY</b>	
Sale of Foreign Currency	Free

Fee description	Amount
<b>SWAP COMMISSION</b>	
Telegraphic transfer swapped for foreign currency cash	\$50.00
Foreign currency cash to telegraphic transfer	1% minimum \$50.00

<b>PAYMENTS INWARD</b>	
<b>Inward Telegraphic Transfers and Drafts</b>	
Funds received in AUD currency	
\$1 - \$50,000	\$15.00
\$50,001 - \$100,000	\$30.00
\$100,001 - \$500,000	\$45.00
\$500,000 & over	\$60.00
<b>Funds received in Foreign currency</b>	
Any amounts	\$15.00
Request of funds from overseas account	\$25.00 + inward telegraphic transfer charge

<b>TRADE AND SUPPLY CHAIN FEES*</b>	
Refer also to the separate ANZ Kiribati Standard Trade and Supply Chain Tariffs	
* Includes Trade Finance Loan, Standby Letter of Credit or Guarantee, or Documentary Credit/Document Surrendered Facilities.	

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

If you require further information please contact us at:

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