

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES

EFFECTIVE 28 JULY 2025 - SAMOA



CUSTOMER SERVICE

Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	\$50.00
Monthly account fee	\$2.50
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction

ACCESS PREMIUM ACCOUNT	
Minimum opening balance	\$50.00
Monthly account fee	\$12.00
ATM withdrawal fee	Free
Staff assisted transaction fee	Free

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

PACIFIC SAVINGS ACCOUNT	
Minimum opening balance	\$50.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction
Minimum deposit per month to be eligible for bonus interest ¹	\$50.00

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



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

Fee description	Amount
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$50.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction

TERM DEPOSIT	
Minimum opening balance	\$500.00
Term Deposit early withdrawal fee ²	50% off the applicable interest rate at the time of investment. Minimum \$25.00.

- 2 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.

BUSINESS AND PERSONAL CHEQUE ACCOUNTS	
Minimum opening balance	\$500.00
Monthly account fee	\$5.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction
Unarranged overdraft fee	\$30.00

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

Fee description	Amount
CHEQUE AND DEPOSIT BOOKS	
Deposit book fee (small)	\$10.00
Deposit book fee (large)	\$35.00
50 leaves cheque book	\$75.00 ³
100 leaves cheque book	\$150.00 ³
200 leaves cheque book	\$300.00 ³

3 Includes stamp duty of \$0.50 per leaf. This will appear as a separate transaction on your statement.

BANK CHEQUES	
Bank cheque fee	\$10.00 per event

VISA DEBIT CARD⁴	
Cross-border transaction fee ⁵	2.50% of the transacted amount in WST

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.

CERTIFICATES SUPPLIED	
Auditor's confirmation certificate fee	\$50.00 per certificate
Simple certificate fee	\$15.00 per certificate

DISKPAY	
Diskpay fee	\$0.20 per transaction

Fee description	Amount
CASH HANDLING FEES	
Cash Handling Fee – \$5,000 or less	\$5.00 minimum \$25.00 maximum
Cash Handling Fee – Money Transfer Companies	\$20.00
Cash Handling Fee – Notes & Coins Service Fee	\$20.00
Cash Handling Fee – Poorly arranged lodgements	\$5.00 minimum \$25.00 maximum
OTHER FEES	
Printing fee	\$3.00 per page
Search fee	\$50.00 per item
Unarranged overdraft fee	\$30.00
Card replacement fee	\$12.50 per card

LENDING FEES & CHARGES

Fee description	Amount
OVERDRAFT FEES	
Overdraft management fee	0.125% per month on highest Facility limit (minimum \$15.00)
Unarranged overdraft fee	\$30.00

LOAN/FACILITY APPROVAL FEES	
Home loan	\$700.00
Unsecured Personal loan	\$275.00
Secured Personal loan	\$550.00
Business Overdraft or Term Loan facility	1.5% on approved amount (minimum \$375.00)

LOAN MAINTENANCE FEES	
Loan maintenance fee ⁶	\$100.00 per activity

6 Refer to the Terms and Conditions for further details.

THIRD PARTY FEES	
Third party fees and charges	
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
FOREIGN CURRENCY ACCOUNT	
Monthly account fee	USD \$5.00 NZD \$5.00 AUD \$5.00 EUR €5.00
Cash Lodgement	1.0% value of deposit
Foreign Cheque	1.0% value of cheque

INTERNATIONAL FEES & CHARGES	
Cover swap (inward)	\$30.00 of currency plus communication cost
Reissue/repurchase of outward payment	\$60.00
Stop Payments – drafts (outward)	\$60.00 of currency plus international bank fees and charges
Cover swap (outward)	\$30.00 of currency
Fax request for international funds transfer	\$30.00

BANK DRAFTS (FOREIGN CURRENCY ONLY)	
Repurchase of Drafts	\$20.00
Stop Payment	\$20.00

Fee description	Amount
TELEGRAPHIC TRANSFER*	
Telegraphic Transfer at branch	\$60.00
International Transfer via ANZ Internet Banking or the ANZ Pacific App	\$16.00
Cross Border Funds Transfer on ANZ Transactive Global	\$16.00
Inward TT's	\$13.00
Inward TT's other banks	\$25.00
* 'Telegraphic Transfer', 'International Transfer' and 'Cross Border Funds Transfer' are other terms we use to refer to Telegraphic Transfer TT's.	

FOREIGN CURRENCY FEES	
Foreign Cheques	\$5.00 plus \$0.50 stamp duty

TRADE AND SUPPLY CHAIN FEES*	
Refer also to the separate ANZ Samoa 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/samoa. ANZ may change its fees and charges at any time.

If you require further information please contact us at:

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