

# Transaction and Savings Account Fees and Charges Guide



Vanuatu Edition  
Effective February 2021

This booklet forms part of the ANZ Transaction and Saving Accounts Terms and Conditions for the following accounts:

- Access Everyday Account
- Access Premium Account
- Pacific Savings Account
- Priority Cash Management Account
- Personal Cheque Account
- Business Cheque Account
- Negotiator Account
- Cheque Account Bearing Interest – Monthly
- Term Deposit
- Foreign Currency Call Account
- Foreign Currency Interest Bearing Term Deposit

This booklet details the standard service fees and charges for accounts listed above.

This booklet is not all-inclusive but covers the main banking account fees and charges at the time of publication. We have compiled this booklet to assist you in understanding the ANZ Transaction and Saving Accounts fees and charges that applies to the accounts listed above.

The ANZ Transaction and Saving Accounts Fees and Charges are reviewed regularly and ANZ reserves the right to change them.

**This booklet must be read in conjunction with the ANZ Transaction and Savings Account – Terms and Conditions. Together they form the terms and conditions which apply to the above accounts.**

**Street Address:**

ANZ House, Lini Highway, Port Vila, Vanuatu

**Postal Address:**

PMB 9003, Port Vila, Vanuatu

**Banking hours:**

9am – 3.30pm, Monday to Thursday (excl. Public Holidays)

9am – 4pm Friday (excl. Public Holidays)

**Office Hours:**

8am – 5pm, Monday to Friday (excl. Public Holidays)

**Telephone numbers:**

General Enquiries: (678) 26355

ATM issues/cardsv: Toll Free 081010 or +678 5543094

Website: [anz.com/vanuatu](http://anz.com/vanuatu)

Email: [vanuatu@anz.com](mailto:vanuatu@anz.com)

BSB No: 010982

SWIFT Code: ANZBVUVX

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## 1 Definitions

The following definitions apply unless otherwise stated:

**“account”** means an account to which these Terms and Conditions apply, being those listed inside the front cover of this booklet.

**“ANZ”** means ANZ Bank (Vanuatu) Limited and its successors and assigns.

**“ANZ Internet Banking”** means banking services provided via the Internet and accessible at [www.anz.com/vanuatu](http://www.anz.com/vanuatu)

**“excess transaction fee”** (per transaction) means the fee that applies once you have fully utilised your free transaction quota. The fee is aggregated and charged to your account monthly or quarterly depending on your account type and is based on the number and type of additional transactions.

**“fee charging date”** means the date which the account service fees will be charged to your account. If account service fees apply to your account, they will be charged to your account on the last business day of each month or quarterly depending on your account type. If your account has an excess transaction threshold, the threshold will be applied to your account from the beginning of each calendar month or quarterly depending on your account type, unless ANZ advises you of another date.

**“internet banking transactions”** means a transfer from one account to another via ANZ Internet Banking including BillPay payments.

**“monthly account service fee”** means a set fee charged monthly or quarterly depending on your ANZ account type for ANZ to manage and maintain your account.

**“non ANZ ATM transactions and overseas EFTPOS transactions”** do not count towards your monthly free transaction quota. Some overseas and non-ANZ ATM/EFTPOS locations may impose an additional fee.

**“staff assisted transactions”** means a cash withdrawal or transfer from one account to another or deposits made over the counter at an ANZ branch in Vanuatu, including cheques written by you that are cashed by you or another person and electronic merchant settlements into your ANZ cheque account.

**“self service”** means a transaction carried out on ATM, EFTPOS or Internet Banking.

**“writing”** means a physical document, and where it conveys an authority must be signed by you or your legally authorised representative.

**“you”** or **“your”** means the account holder or authorised operator as the context requires.

**“electronic transaction fee”** – see “self service”.

# Transaction and Savings Account Fees and Charges Guide

## 2 Specific Account Balance Requirements, Fees and Charges

### 2.1 ANZ accounts denominated in Vatu

Account Type	Minimum Opening Balance	Minimum Ongoing Balance & Fee	Account Service Fee	ANZ Transactions	Excess Transaction fee (per transaction)	Dormant Account Fee
<b>Access Everyday Account</b>	Nil	Nil	Nil	No free self service per month No free staff assisted transaction per month	30VT electronic transaction fee charged per transaction Staff assisted transaction VT500 per transaction	Nil
<b>Access Premium Account</b>	Nil	Nil	VT1,100	Unlimited	NA	Nil
<b>Pacific Savings Account</b>	Nil	NA	Nil	One free self service per month No free staff assisted transaction per month	500VT electronic transaction fee charged per transaction Staff assisted transaction VT500 per transaction	Nil
<b>Priority Cash Management Account</b>	VT5,000	NA	Nil	Two free self service per month One free staff assisted transaction per month	500VT electronic transaction fee charged per transaction Staff assisted transaction VT500 per transaction	Nil
<b>Personal Cheque Account</b>	VT50,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT500,000 or more)	Unlimited self service 25 free staff assisted transaction	30VT electronic transaction fee charged per transaction Staff assisted transaction 35VT charged per quarter	Nil
<b>Business Cheque Account</b>	VT50,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT1,000,000 or more)	Unlimited self service 25 free staff assisted transaction	Staff assisted transaction 35VT charged per quarter	Nil
<b>Negotiator</b>	VT2,000,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT2,000,000 or more)	Unlimited self service 25 free staff assisted transaction	Staff assisted transaction 35VT charged per quarter	Nil
<b>CABI Monthly</b>	VT1,000,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT1,000,000 or more)	Unlimited self service No free staff assisted transaction	Staff assisted transaction 35VT charged per quarter	Nil
<b>Term Deposit</b>	VT100,000	VT100,000	N/A	N/A	N/A	N/A

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## 2 Specific Account Balance Requirements, Fees and Charges

### 2.2 ANZ accounts denominated in foreign currency (NO ATM CARDS ISSUED)

#### ANZ Foreign Currency Call Account

Account Type	Minimum Opening Balance	Minimum Ongoing Balance	Minimum Balance Fee	Account Service Fee (charged monthly)	ATM Transaction fee (per transaction)	ATM Enquiry Fee (per transaction)	Dormant Account Fee (charged quarterly)
<b>United States Dollars</b>	USD4,000	USD4,000	USD15 if account falls below the minimum ongoing balance requirement)	USD 10	N/A	N/A	USD30
<b>Australian Dollars</b>	AUD5,000	AUD5,000	AUD20 if account falls below the minimum ongoing balance requirement)	AUD 10	N/A	N/A	AUD40
<b>EURO</b>	EUR3,000	EUR3,000	EUR15 if account falls below the minimum ongoing balance requirement)	EUR 10	N/A	N/A	EUR25
<b>New Zealand Dollars</b>	NZD5,500	NZD5,500	NZD25 if account falls below the minimum ongoing balance requirement)	NZD 10	N/A	N/A	NZD45
<b>French Pacific Francs</b>	XPF400,000	XPF400,000	XPF1,400 if account falls below the minimum ongoing balance requirement)	XPF 1,000	N/A	N/A	XPF2,400
<b>Great Britain Pound Sterling</b>	GBP2,000	GBP2,000	GBP10 if account falls below the minimum ongoing balance requirement)	GBP 10	N/A	N/A	GBP15

#### ANZ Foreign Currency Interest Bearing Term Deposit

Account Type	Minimum Deposit Balance	Minimum Ongoing Balance	Account Service Fee	ATM Transaction fee (per transaction)	ATM Enquiry Fee (per transaction)	Dormant Account Fee (charged quarterly)
<b>United States Dollars</b>	USD10,000	USD10,000	N/A	N/A	N/A	N/A
<b>Australian Dollars</b>	AUD5,000	AUD5,000	N/A	N/A	N/A	N/A
<b>EURO</b>	EUR10,000	EUR10,000	N/A	N/A	N/A	N/A
<b>New Zealand Dollars</b>	NZD10,000	NZD10,000	N/A	N/A	N/A	N/A
<b>French Pacific Francs</b>	XPF500,000	XPF500,00	N/A	N/A	N/A	N/A
<b>Great Britain Pound Sterling</b>	GBP10,000	GBP10,000	N/A	N/A	N/A	N/A

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### 3 ANZ INTERNATIONAL ACCESS CARD

#### Overseas Bank ATM / Electronic Transactions (VATU Accounts)

<b>Overseas bank ATM transaction fee:</b>	
Balance enquiry	VT300
Withdrawal	VT700
<b>Overseas bank card transaction fee:</b>	VT700
<b>Currency Conversion Assessment Fee (per transaction)</b>	0.2% of transaction value
<b>Issuer Cross-Border Assessment Fee (per transaction)</b>	0.8% of transaction value

### 4 ANZ VISA DEBIT CARD<sup>1</sup>

<b>Standard fee</b>	
Monthly service fee	VT200 per card, per month
<b>Card and PIN replacement fees</b>	
Card replacement fee	VT1,500 per card
Emergency card replacement fee	VT2,000 per card
PIN replacement fee	VT200 per request
<b>Domestic fees<sup>^</sup></b>	
ATM withdrawal fee	VT30-VT500 <sup>^</sup>
<b>POS transaction fees<sup>1</sup></b>	VT30-VT500 <sup>^</sup>
<b>International fees</b>	
When transactions are performed online or outside Vanuatu:	
ATM withdrawal fee	VT500
ATM balance enquiry fee	VT100
POS transaction fee <sup>1</sup>	VT100
Cross-border transaction fee	2.50% of the transacted amount in VT

<sup>^</sup> Fee is dependent on the Transaction or Savings account you requested your ANZ Visa Debit Card be linked to. For further information please contact your ANZ branch.

<sup>1</sup> 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.

### 5 Associated Fees and Charges

<b>ATM Balance Enquiry for ANZ Card linked to local currency ANZ Accounts<sup>2</sup></b>	Free
<b>ANZ Card Replacement Fee (linked to local currency ANZ Accounts)</b>	
Applicable for the replacement of an ANZ Access Card except if:	
• Card is lost	VT500
• Card is damaged (Card must be returned to an ANZ branch)	VT500
• Card is faulty (Card must be returned to an ANZ branch)	Free
• Card is expired (Card must be returned to an ANZ branch)	Free
<b>Replacement of PIN for an ANZ Card (linked to local currency ANZ Accounts)</b>	VT500
<b>Mailing Card / PIN to overseas address</b>	VT500

<sup>2</sup> Non-ANZ ATMs may charge an additional Cash Withdrawal and Balance Enquiry Fee.

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<b>Account Set-Up Fee for ANZ accounts denominated in foreign currency</b> (Includes ANZ Foreign Currency Call Account and excludes ANZ Foreign Currency Interest Bearing Term Deposit)	AUD150 (or the equivalent in the currency of the ANZ Account) for personal customers AUD200 (or the equivalent in the currency of the ANZ Account) for business customers
<b>Early Withdrawal Fee for ANZ Term Deposit or ANZ Foreign Currency Interest Term Deposit</b>	VT5,000 (or the equivalent in the currency of the ANZ Account) plus Cost to Borrow Fee
<b>Cost to Borrow Fee</b>	$(\text{Early Withdrawal Amount} \times [\text{Lending Rate} - \text{Term Deposit Interest Rate}] \times \text{Number of Days to Maturity}) / 365 \text{ days}$
<b>Special Clearance of Cheques:</b> ANZ Cheque Other Cheques	VT1,000 VT3,000
<b>Direct Debit or Direct Credit</b> An arrangement you make with a third party to debit or credit your account directly. A Dishonour Fee may apply if a payment is dishonoured Note: ANZ does not charge for providing this service; however the third party may charge a fee.	Free
<b>Dishonour Fee:</b> <ul style="list-style-type: none"> <li>• Inward Charged to your ANZ account on the day notice is received of the dishonour, when any payment made to your ANZ account is dishonoured.</li> <li>• Outward Charged to your ANZ account on the day of the dishonour, when any payment from ANZ your account (cheque or direct debit) is dishonoured due to lack of cleared funds in your account.</li> </ul>	VT750  VT2,000
<b>Excess Fee:</b> Payable on each occasion that ANZ honours a drawing where sufficient cleared funds are not available in the account or when the credit limit on your account is exceeded. The Excess Fee is payable on the date of the excess and drawings include those made at a branch, by cheque, or electronic banking. Electronic banking includes Internet, EFTPOS, Periodical Payments, Direct Debits and ATMs.	VT2,000
<b>Mail Credits:</b> Deposits to ANZ accounts lodged by mail	Free
<b>Excess Fee:</b> Fee charged by ANZ when you overdraw your ANZ account without prior written agreement with ANZ for an overdraft facility	VT2,000
<b>Debit Interest:</b> Interest charged by ANZ on ANZ Overdrawn Accounts	Ask your ANZ branch for details
<b>Line fee</b> Fee on overdrawn account charged month	VT1,200 per month
<b>Ledger fee</b> Administration fee charged quarterly	VT1,500 per quarter
<b>Diskpay</b> If you are using excel format Diskpay	VT150/entry VT20/entry
<b>Standing Orders:</b> Payment to ANZ account from Cheque / Call / Access Account Payment to other banks - bank cheque Payment to other banks - TT rate applies if foreign currency Payment not made due to insufficient funds	VT150 VT800 VT3,000 VT1,500

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<b>Statements/ Record Searches:</b> Statement when page is full (per issue) Other periodic cycles (per issue) Photocopy / screen print (per page) Repeated statement (per page) Typed statement (per page) Reconstructed from records (hourly rates) Interim statement request (per page) Voucher search fee <ul style="list-style-type: none"> <li>• Less than 2 years age</li> <li>• Between 2 &amp; 5 years age</li> <li>• More than 5 years age</li> </ul> Photocopy of retrieved vouchers / instructions Information search fee	Free VT150 VT200 VT500 VT800 VT5,000 VT200  VT500 per item VT750 per item VT5,000 per hour VT250 per item VT5,000 per hour
<b>Stop Payments:</b> A request that payment not be made on an ANZ cheque. This fee also applies to Direct Debits if ANZ receives a request to stop payment on a drawing.	VT1,500
<b>Transfer of Funds between Accounts at Customer's Request:</b> Between ANZ accounts in Vanuatu From an ANZ account to another Bank in Vanuatu From an ANZ account to a Bank outside Vanuatu	VT300 VT800 Telegraphic Transfer fee

## 6 General Banking Fees and Charges

<b>Bank Cheques (in Vatu):</b> Issue Repurchase Replacement	VT800 VT1,000 VT1,000
<b>Certificates Supplied:</b> Audit (per company/business name per certificate) Interest Paid / Received Balance of Account Preparation Hourly Rate (as appropriate) Replacement Certificate (photocopy) Opinions / References	VT5,000 VT1,000 VT1,000 VT5,000 VT2,500 VT5,000
<b>Cheque and Deposit Books</b> 50 leaves chequebook 200 leaves chequebook Deposit book	VT500 VT1,500 VT1,000
<b>Fast Deposit Box:</b> Service	Free
<b>Postage</b> Postage / Courier	As charged by Post Office
<b>Miscellaneous:</b> Service not covered elsewhere <ul style="list-style-type: none"> <li>• per service / item / transaction</li> <li>• per hour (as appropriate)</li> </ul>	VT500 VT5,000

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## 7 International Payments & International Trade Finance Fees and Charges

<b>Bank Drafts (Outward):</b> Stop Payments (per item) Repurchase Draft	VT2,500 (plus correspondent bank charges) See "Stop Payment"
<b>Bank Drafts (Inward):</b> Drawn on ANZ within arrangements with our correspondents Drawn outside normal arrangements	Free VT5,000
<b>Telegraphic Transfer – Outward</b> Involving FX conversion: <ul style="list-style-type: none"> <li>• amounts up to and including VT5 million</li> <li>• amounts over VT5 million</li> </ul> Foreign currency SWAP basis (min VT3,000, max VT15,000)  Vatu SWAP basis (min VT10,000) Payments of ANZ credit cards Stop Payments (per item) TT Confirmation Fee SWIFT Tracer Fee EOD Confirmation Fee	VT3,000 Free 0.25% of Vatu equivalent of transaction value in foreign currency Price On Application VT2,000 VT3,000 VT1,500 VT1,500 to VT3,000 VT2,000
<b>Telegraphic Transfer – Inward</b> For credit of an ANZ account For credit of an account with another bank <ul style="list-style-type: none"> <li>• in Vatu (min fee VT3,000, max fee VT15,000)</li> <li>• in foreign currency (min fee VT3,000, max fee VT15,000)</li> </ul> Instruction clarification or inquiry Payment on application & identification Request of Funds	VT1,200  0.25% of Vatu equivalent of transaction value in foreign currency 0.25% of Vatu equivalent of transaction value in foreign currency VT3,000 per inquiry/clarification VT1,500 VT1,500
<b>Foreign Currency Cash</b> Deposited to an account or cashed: With conversion Without conversion < AUD5,000 or equivalent  Without conversion > AUD 5,000 or equivalent (Weekly transaction combined for fee calculations)	Free 1% of Vatu equivalent of transaction value in foreign currency (min VT1,000) 3% of Vatu equivalent of transaction value in foreign currency (min VT10,000)

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<p><b>Cheques / Drafts (drawn in foreign currency outside of Vanuatu)</b></p> <p>Immediate value (under VT200,000)</p> <ul style="list-style-type: none"> <li>• cheques / drafts drawn in foreign currency and converted to Vatu or another currency per cheque</li> <li>• cheques / drafts drawn in foreign currency when no conversion is involved</li> </ul> <p>Immediate value (over VT200,000)</p> <ul style="list-style-type: none"> <li>• cheques / drafts drawn in foreign currency and converted to Vatu or another currency per cheque (Bill Negotiated Not Under Credit Required) (BNNUCR)</li> <li>• cheques / drafts drawn in foreign currency when no conversion is involved (Bills Negotiated Not Under Credit Required) (BNNUCR)</li> </ul> <p>Forwarded on collection basis</p>	<p>VT1,200</p> <p>1% of Vatu equivalent of transaction value in foreign currency (min VT1,200; no max)</p> <p>1% of Vatu equivalent of transaction value in foreign currency (no max)</p> <p>1% of Vatu equivalent of transaction value in foreign currency (no max)</p> <p>0.25% of Vatu equivalent of transaction value in foreign currency (min VT2,000; max VT10,000)</p>
<p><b>Dishonour of Foreign Currency Cheques</b></p> <p>Dishonour of foreign currency cheques or clean bills (per cheque)</p>	<p>VT5,000</p>
<p><b>Postage Fee</b></p>	<p>VT300</p>
<p><b>Documentary Letters of Credit (DLC) (Credit Outwards)</b></p> <p>Establishment validity &lt; 6 months (min VT5,000)</p> <p>Establishment validity &gt; 6 months (min VT5,000)</p> <p>SWIFT fee</p> <p>Amendment fee / Cancellation</p>	<p>0.375% of Vatu equivalent of DLC value</p> <p>0.375% of Vatu equivalent of DLC value plus 0.375% of DLC value each additional 6 months or part thereof</p> <p>VT3,000</p> <p>VT5,000</p>
<p><b>Documentary Letters of Credit (DLC) (Credit Inwards)</b></p> <p>Advising credit</p> <p>Handling charges</p> <p>Courier</p> <p>SWIFT fee</p>	<p>VT5,000</p> <p>0.375% of Vatu equivalent of DLC value</p> <p>At Approximate Cost</p> <p>VT3,000</p>
<p><b>Collection / Negotiation of Documentary Bill</b></p> <p>Handling fee (min fee VT5,000, max fee VT60,000)</p> <p>SWIFT Fee</p>	<p>0.375% of Vatu equivalent of Collection value in foreign currency</p> <p>VT3,000</p>
<p><b>Miscellaneous</b></p> <p>Service not covered elsewhere</p> <ul style="list-style-type: none"> <li>• per service / item / transaction</li> <li>• per hour (as appropriate)</li> </ul>	<p>VT500</p> <p>VT5,000</p>