

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES
EFFECTIVE 30 JUNE 2025 - VANUATU



CUSTOMER SERVICE

Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	Nil
Monthly account fee	VT120
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction

ACCESS PREMIUM ACCOUNT	
Minimum opening balance	Nil
Monthly account fee	VT1,100
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction

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

PACIFIC SAVINGS ACCOUNT	
Minimum opening balance	Nil
Monthly account fee	Nil
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Minimum deposit per month to be eligible for bonus interest ¹	VT5,000

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 'VT', are to the lawful currency of Vanuatu (Vatu).

Fee description	Amount
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	VT5,000
Monthly account fee	Nil
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction

TERM DEPOSIT	
Minimum opening balance	VT100,000
Minimum ongoing balance	VT100,000
Term Deposit early withdrawal fee ²	50% off the applicable interest rate at the time of investment. Minimum VT5,000

- 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	VT50,000
Minimum ongoing balance	Credit Balance
Monthly account fee	VT300
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Unarranged overdraft fee	VT800

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

* Non-ANZ ATMs may charge an additional Cash Withdrawal and Balance Enquiry Fee.

Fee description	Amount
NEGOTIATOR	
Minimum opening balance	VT2,000,000
Minimum ongoing balance	Credit Balance
Monthly account fee	VT300
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Unarranged overdraft fee	VT800

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

CABI MONTHLY	
Minimum opening balance	VT1,000,000
Minimum ongoing balance	Credit Balance
Monthly account fee	VT300
ATM withdrawal fee*	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Unarranged overdraft fee	VT800

CHEQUE & DEPOSIT BOOKS	
Deposit book fee (triplicate book)	VT1,000
50 leaves cheque book	VT5,000
200 leaves cheque book	VT20,000

BANK CHEQUES	
Bank cheque fee	VT1,000 per event

* Non-ANZ ATMs may charge an additional Cash Withdrawal and Balance Enquiry Fee.

Fee description	Amount
VISA DEBIT CARD³	
Cross-border transaction fee ⁴	2.50% of the transacted amount in VT

3 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.

4 When transactions are performed overseas or online and the retailer processes your online payment overseas.

CERTIFICATES SUPPLIED	
Auditor's confirmation certificate fee	VT3,000 per certificate
Simple certificate fee	VT600 per certificate

DISKPAY	
Diskpay fee	VT20 per transaction

OTHER FEES	
Printing fee	VT125 per page
Search fee	VT800 per item
Unarranged overdraft fee	VT800
Card replacement fee	VT600 per card

LENDING FEES & CHARGES

Fee description	Amount
OVERDRAFT FEES	
Overdraft management fee	0.125% per month on highest Facility limit (minimum VT800)
Unarranged overdraft fee	VT800

LOAN/FACILITY APPROVAL FEES	
Home loan	VT32,500
Unsecured Personal loan	VT12,000
Secured Personal loan	VT25,000
Business Overdraft or Term Loan facility	1.5% on approved amount (minimum VT16,000)

LOAN MAINTENANCE FEES	
Loan maintenance fee ⁵	VT4,000 per activity

⁵ 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	
United States Dollars (USD)	
Minimum opening balance	USD4,000
Minimum ongoing balance	USD4,000
Monthly account fee	USD5.00
Australian Dollars (AUD)	
Minimum opening balance	AUD5,000
Minimum ongoing balance	AUD5,000
Monthly account fee	AUD5.00
EURO (EUR)	
Minimum opening balance	EUR3,000
Minimum ongoing balance	EUR3,000
Monthly account fee	EUR5.00
New Zealand Dollars (NZD)	
Minimum opening balance	NZD5,500
Minimum ongoing balance	NZD5,500
Monthly account fee	NZD5.00
Great Britain Pound Sterling (GBP)	
Minimum opening balance	GBP2,000
Minimum ongoing balance	GBP2,000
Monthly account fee	GBP5.00
French Pacific Francs (XPF)⁶	
Minimum opening balance	XPF400,000
Minimum ongoing balance	XPF400,000
Monthly account fee	XPF1,000

Fee description	Amount
FOREIGN CURRENCY ACCOUNT	
Japanese Yen (JPY)⁶	
Monthly account fee	JPY1,000
Canadian Dollars (CAD)⁶	
Monthly account fee	CAD15.00
Fijian Dollars (FJD)⁶	
Monthly account fee	FJD30.00

6 The XPF, JPY, CAD and FJD Foreign Currency Accounts are no longer available to new customers.

FOREIGN CURRENCY INTEREST BEARING TERM DEPOSIT	
United States Dollars	
Minimum deposit and ongoing balance	USD10,000
Australian Dollars	
Minimum deposit and ongoing balance	AUD5,000
EURO	
Minimum deposit and ongoing balance	EUR10,000
New Zealand Dollars	
Minimum deposit and ongoing balance	NZD10,000
French Pacific Francs	
Minimum deposit and ongoing balance	XPF500,000
Great Britain Pound Sterling	
Minimum deposit and ongoing balance	GBP10,000
Early withdrawal	
Term Deposit early withdrawal fee ⁷	50% off the applicable interest rate at the time of investment.

7 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.

Fee description	Amount
TELEGRAPHIC TRANSFER⁸ (OUTWARD)	
Telegraphic transfer at branch	VT3,750
International transfer via ANZ Internet banking and the ANZ Pacific App	VT1,500
Cross Border Funds Transfer on ANZ Transactive Global	VT1,500

TELEGRAPHIC TRANSFER⁸ (INWARD)	
For credit of an ANZ account	VT1,200
For credit of an account with another bank in Vatu	0.25% of Vatu equivalent of transaction value in foreign currency (min VT3,000, max VT15,000)
For credit of an account with another bank in foreign currency	0.25% of Vatu equivalent of transaction value in foreign currency (min VT3,000, max VT15,000)
Instruction clarification or inquiry	VT3,000 per inquiry / clarification
Payment on application & identification	VT1,500
Request of Funds	VT1,500

8 International transfer and Cross Border Funds Transfer are other terms we use for Telegraphic Transfer.

Fee description	Amount
OTHER FEES	
Service not covered elsewhere	
Per service / item / transaction	VT500
Per hour (as appropriate)	VT5,000
Postage	
Postage fee	VT300

TRADE AND SUPPLY CHAIN FEES*

Refer also to the separate ANZ Vanuatu 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/vanuatu. ANZ may change its fees and charges at any time.

If you require further information, please contact us at:

Address: ANZ Bank (Vanuatu) Limited,
PMB 9003, Kumul Highway,
Port Vila, Vanuatu

Email: vanuatu@anz.com

Phone: +678 26355

