Einancial ProductolCond	Description	CUSTOMER & SER	RVICES FEES AND CHARGES <sup>1</sup>	MRE TOR(s)	TDR TOP(\$)
Financial Products/Services assbook Saving Account	Description  Maintenance Fees on Business and others	N/A	N/A	MBF TOP(\$) \$30 (six monthly)	TDB TOP(\$) NIL
	Maintenance Fees on Personal savings a/c	N/A	N/A	\$15 (six monthly)	Ngaue Savings S1 - \$2 quarterly     Special Savings S2 - \$4 quarterly
	Transaction Fees	N/A	N/A	NIL	NIL
	Inoperative fee account	WA	N/A	\$1 monthly after 12 months	Dormancy fee account (12 months)  Ngaue Savings S1 - \$3 monthly
	Minimum deposit to open	N/A	N/A	\$30 one-off on every new account	Special Savings S2 - \$3 monthly     Ngaue Savings S1 - \$10 always
					•Special Savings S2 - NIL
	Minimum Balance Requirement	N/A	N/A	\$20 at all times	Ngaue Savings S1 - NIL     Special Savings S2 - \$10 at all times
	Withdrawal/Deposit without passbook initiated by	N/A	N/A	\$2 per transaction	Ngaue Savings S1 - \$5 per transaction
	Over the counter withdrawal fee	N/A	N/A	N/A	Special Savings S2 - \$5 per transaction     Ngaue Savings S1 - NIL
	Service Fees	N/A	N/A	N/A	Special Savings S2 - NIL     Ngaue Savings S1 - \$1 monthly
					<ul> <li>Special Savings S2 - \$2 monthly</li> </ul>
	Number of free withdrawals	N/A	N/A	N/A	Ngaue Savings S1 - unlimited monthly     Special Savings S2 - unlimited monthly
her Personal Savings Account	Minimum Balance Requirement	Access Everyday Account - NIL	N/A	T\$20 always	•Government Payroll (S4) - \$10 always
		Access Premium Account - NIL     Pacific Savings Account - \$50 always			Lahi Savings Account (S5) - NIL     Kaha'u Savings Account (S6) - NIL
		Priority Cash Management Account - \$50 always			<ul> <li>Special Staff Saving Account (S7) - \$12 alw</li> <li>B Express Saving Account (S17) - NIL</li> </ul>
					Other Personal Saving Account (e.g. bonus
					account, access account)(S20) - \$1,000 alwa (S16&S86) - \$15 always
	Withdrawal/Deposit without passbook initiated by	WA	•Plus Saver - \$1 per transaction	N/A	<ul> <li>Government Payroll (S4) - \$5 per transactio</li> </ul>
	client		Pacific Package - \$10 per transaction     Kids Account - \$10 per transaction		<ul> <li>Lahi Savings Account (S5) - \$5 per transact</li> <li>Kaha'u Savings Account (S6) - \$5 per transact</li> </ul>
	Service Fee	N/A	Student Account - \$10 per transaction     Plus Saver - \$0.25 per ATM withdrawal	N/A	Government Payroll (S4) - \$2 monthly
			Pacific Package - NIL on the first 10 ATM	1977	<ul> <li>Lahi Savings Account (S5) - NIL</li> </ul>
			withdrawal and \$0.25 thereafter monthly  *Kids Account - NIL on the first 3 ATM withdrawal		Kaha'u Savings Account (S6) - NIL     Special Staff Saving Account (S7) - NIL
			and \$0.25 thereafter monthly -Student Account - NIL on the first 6 ATM		*IB Express Saving Account (S17) - NIL
			Student Account - NIL on the first 6 ATM withdrawal and \$0.25 thereafter monthly		<ul> <li>Other Personal Saving Account (e.g. bonus account, access account)(S16,S20&amp;S86) - N</li> </ul>
	Maintenance Fee	-Access Everyday Account - \$2.50 monthly	•Plus Saver - NIL	\$30 (six monthly)	•Government Payroll (S4) - \$5 quarterly
		Access Premium Account - \$10 monthly     Pacific Savings Account - NIL	Pacific Package - \$1 monthly     Kids Account - NIL		<ul> <li>Lahi Savings Account (S5) - \$2 quarterly</li> <li>Kaha'u Savings Account (S6) - \$2 quarterly</li> </ul>
		Priority Cash Management Account - NIL	Student Account - NIL		Special Staff Saving Account (S7) - NIL     IB Express Saving Account (S17) - \$2 quart
					<ul> <li>Other Personal Saving Account (e.g. bonus</li> </ul>
					account, access account)(S16,S20&S86) - \$ quarterly
	Over the counter withdrawal fee	•Access Everyday Account - \$3 per transaction	•Plus Saver - \$2 per paper withdrawal	N/A	+Government Payroll (S4) - \$2 monthly
		Access Premium Account - NIL     Pacific Savings Account - \$3 per transaction	Pacific Package - \$2 per paper withdrawal     Kids Account - free on the first withdrawal and \$1		Lahi Savings Account (S5) - \$2 monthly     Kaha'u Savings Account (S6) - \$1 monthly
		Priority Cash Management Account - \$3 per transaction	thereafter per paper withdrawal •Student Account - \$1 per withdrawal		Special Staff Saving Account (S7) - NIL     IB Express Saving Account (S17) - NIL
		udisacion	*Student Account - 51 per withdrawar		<ul> <li>Other Personal Saving Account (e.g. bonus</li> </ul>
					account, access account)(S16,S20&S86) - \$ monthly
	Number of free withdrawal	Access Everyday Account - NIL	Pacific Package - \$10 monthly	N/A	*Government Payroll (S4) - \$2 monthly
		Access Premium Account - unlimited     Pacific Savings Account - NIL	Kids Account - \$3 monthly     Student Account - \$6 monthly		<ul> <li>Lahi Savings Account (S5) - \$4 monthly</li> <li>Kaha'u Savings Account (S6) - \$1 per six mi</li> </ul>
		Priority Cash Management Account - NIL	Saddin recount of morning		<ul> <li>Special Staff Saving Account (S7) - unlimite</li> </ul>
					<ul> <li>B Express Saving Account (S17) - unlimited</li> <li>Other Personal Saving Account (e.g. bonus</li> </ul>
					account, access account)(S16,S20&S86) - \$
	Minimum withdrawal amount	N/A	N/A	N/A	-Government Payroll (S4) - \$2
					Lahi Savings Account (S5) - \$10     Kaha'u Savings Account (S6) - \$10
					<ul> <li>Other Personal Saving Account (e.g. bonus</li> </ul>
	Electronic Transaction Fee	Access Everyday Account - \$0.50 per transaction	Pacific Package Account - \$0.25 per transaction	N/A	account, access account)(S16,S20&S86) - \$1 N/A
		Pacific Savings Account - \$3 per transaction			
		Priority Cash Management Account - \$3 per transaction			
	Inoperative fee account	WA	Plus Saver - NIL Pacific Package - NIL	N/A	Dormancy fee account(12 months)  Government Payroll (S4) - \$3 monthly
			•Kids Account - NIL		<ul> <li>Lahi Savings Account (S5) - NIL</li> </ul>
			Student Account - N/A     \$7.50 if no operation for 12 months (deposit)		<ul> <li>Kaha'u Savings Account (S6) - NIL</li> <li>Special Staff Saving Account (S7) - \$2.50 m</li> </ul>
			bearing interest account)		<ul> <li>IB Express Saving Account (S17) - \$2.50 m</li> </ul>
					<ul> <li>Other Personal Saving Account (e.g. bonus account, access account)(S16,S20&amp;S86) - \$.</li> </ul>
	Minimum deposit to oper	Accord Eugendon Account #100#	N/A	630	monthly when the account is active after 1 ye
	Minimum deposit to open account	Access Everyday Account - \$100 one-off     Access Premium Account - \$100 one-off	N/A	\$20	<ul> <li>Government Payroll (S4) - NIL</li> <li>Lahi Savings Account (S5) - \$10 one-off on</li> </ul>
		Pacific Savings Account - \$100 one-off			new account •Kaha'u Savings Account (S6) - NIL
					Other Personal Saving Account (e.g. bonus
					account, access account)(S16,S20&S86) - \$' off on every new account
sonal Cheque Account	Minimum Balance Requirement	N/A	-Ordinary Account - NIL	\$100 at all times	NIL
	Service Fee	N/A	PCA with Interest - NIL     Ordinary Account - NIL	NIL	NIL
	Maintenance Fee	\$10 monthly	PCA with Interest - NIL Ordinary Account - \$10 monthly	\$90 (six monthly)	\$10 monthly
		-	PCA with Interest - \$10 monthly		
	Cheque Book Fee	NIL	N/A	+50 pages - \$10 +25 pages - \$5	•20 pages - NIL per book •60 pages - \$8 per book
					•100 pages - \$15 per book
	ATM withdrawal fee	\$0.50 per transaction	N/A	N/A	Duplicate book (deposit book) - \$20 per book     N/A
	Transactional Fee	\$0.20 per transaction (after the first 40 transactions)	Ordinary Account - free on the first 30 withdrawals & 10 deposits transactions, then	N/A	free on the first 50 transaction, then \$0.20 po transaction thereafter, monthly
			\$0.20 per transaction thereafter, monthly		
			PCA with Interest - free on the first 30 withdrawals & 10 deposits transactions, then		
	Over the counter withdrawn for	\$2 nor transaction	\$0.20 per transaction thereafter, monthly  Ordinary Account - NIL	All unlimited	N/A
	Over the counter withdrawal fee	\$3 per transaction	+PCA with Interest - NIL	NIL - unlimited	N/A
	Collection fee	WA	Ordinary Account - NIL     PCA with Interest - NIL	N/A	NIL
	Dormant Account Fee	N/A	Ordinary Account - NIL	N/A	\$2 monthly when the account is inactive over
			PCA with Interest - NIL     \$7.50 if no operation for 12 months (deposit)		
			+ou ii no operazioni fui 12 moltilis (uepusit	i e	i .
			bearing interest account)		
	Account overdrawn fee	Minimum \$15 & Maximum \$100 daily	bearing interest account)  -Ordinary Account - \$15 charged on day of excess & monthly	\$10 daily	\$15 on the day of excess and monthly until th account is in order

Red fort - changes in his publication

"fies & charges are expressed in Tongan Pa'anga (Ts)

and clastes the best fees & charges among the commercial banks

NA: - means that he bank does not have these productivs/services available or these fees & charges can be obtained upon requestion application.

NIL - means no fees & charges or no amount is required for the current products/services.

			VICES FEES AND CHARGES <sup>1</sup>		
<ol> <li>Financial Products/Services</li> </ol>	Description Account closure fee	ANZ TOP(\$) N/A	•Ordinary Account - NIL	MBF TOP(S) N/A	TDB TOP(\$) N/A
	Automatic Deduction	N/A	-PCA with Interest - NIL N/A	N/A	\$1.50 per transaction
	Minimum deposit to open accounts	\$500 - one off	N/A	\$500 one-off	\$300 minimum
Business Cheque Account	Minimmum Balance requirement Service Fee	N/A N/A	N/A N/A	\$150 at all times NIL	N/A NIL
	ATM withdrawal fee Maintenance Fee	\$0.50 per transaction \$10 monthly	N/A \$10 monthly	N/A \$120 six monthly	N/A \$10 monthly
	Cheque Book Fee	NIL	N/A	+50 pages - \$10	-20 pages - NIL per book
	·			•25 pages - \$5	-60 pages - \$8 per book -100 pages - \$15 per book
					*Duplicate book (deposit book) - \$20 per book
	Over the counter withdrawal fee Collection fee	\$3 per transaction N/A	N/A N/A	NIL - unlimited NIL - unlimited	NIL NIL
	Inoperative/Dormant Account Fee	N/A	\$7.50 if no operation for 12 months(deposit bearing interest account)	N/A	\$2 monthly over 12 months of inactive or until it is active again.
	Account Overdrawn Fee	Minimum \$15, maximum \$100 daily	\$15 charged on day of excess	\$20 per transaction	\$15 on the day of excess and monthly until the
	Transaction Fees	\$0.20 per transaction (after the first 40	free on first 30 withdrawal & 10 deposits	NIL - unlimited	account is in order  NIL on the first 50 transactions, then \$0.20 per
		transactions)	transaction, then \$0.20 per transaction thereafter,	457 00	transaction thereafter monthly
	Account closure fee Number of free transaction	N/A 40 monthly	N/A N/A	\$5 (one-off) N/A	N/A 50 transactions
	Automatic Deduction Minimum deposit to open accounts	N/A \$500 one-off	N/A N/A	N/A \$1,000 one-off	\$1.50 per transaction \$500 on every new account
Fixed/Term Deposit	Early Redemption Fees	\$100 per occasion	\$85 per break	\$60 for each Fixed Deposit Receipt	Taimi Nounou & Tupulaki Teemi = Upon custor
					request and an Opt. to deduct from the amount be pay out.
					- <t\$50,000 \$80="" -="" 2%="" interest="" penalty<="" plus="" td=""></t\$50,000>
					->T\$50,000 - T\$100,000 - \$100 plus 2% interest penalty
					<ul> <li>T\$100,000 - 0.10% of principal plus 2% interest</li> </ul>
	Minimum opening balance/operating balance	\$1000 at all times	N/A	\$5,000 at all times	Penalty  Taimi Nounou = \$1,000 at all times
					<ul> <li>Tupulaki Teemi with Insurance = Minimum \$1,000 Maximum \$250.000</li> </ul>
					<ul> <li>Tupulaki Teemi retail = Minimum \$1,000 Maximu</li> </ul>
					\$2,000,000 •Tupu Mai Saver = \$100/\$10 at all times
					<ul> <li>Tupu Ange Saver = \$100 (except for Microfinance</li> </ul>
					projects \$15)/\$10 •Tupu Lahi = \$100/\$10 at all times
	Insurance	NA	N/A	N/A	Tupulaki Teemi with insurance - premium of \$8
					per annum and \$150 per annum for cover of \$5,00 per person and \$10,000 per person respectively a
	Maturity Withdrawal	NA	N/A	N/A	Accident Death Cover.  Taimi Nounou & Tupulaki Teemi = by transfer to
					account - NIL
					<ul> <li>By transfer to another Bank - \$3 per transaction</li> <li>Tupu Mai/Tupu Ange/Tupu Lahi = \$5 per transaction</li> </ul>
	Penalty Rate	001 00			after 1 free per month
	Interest rate adjustment calculated on portion of	2% off agreed interest rate	per Term Deposit Less than 25% less 4% per annum	+2% penalty interest +Round down to the nearest completed month	Taimi Nounou & Tupulaki Teemi = 2% reduction and interest rate adjustment calculated on portion
	term completed		•25%-49% less 3.50% per annum •50%-74% less 3% per annum	based on the prevailing available	term completed
			•75% or over less 2.5% per annum		
Electronic Debit Card	Minimum balance requirement Service Fee	N/A EFTPOS Machines:	N/A N/A	N/A N/A	N/A N/A
		*Local ANZ Access Cards and Visa Debit Cards			
		(include BSP Visa Debit Cards): - free per transaction equals and below \$15			
		- \$0.30 per transaction greater than \$15			
	International Fees	- \$0.30 per transaction greater than \$15     -Overseas Cards (Credit/Debit)-4% of the transacted amount in TOP per transaction  ANZ Visa Debit Card	N/A	N/A	N/A
	International Fees	S0.30 per transaction greater than \$15     Overseas Cards (Credit/Debit)-4% of the transacted amount in TOP per transaction     ANZ Visa Debit Card     ATM withdrawal fee - S8 per request     -ATM balance enquiry fee - \$2 per enquiry	N/A	N/A	NA
	International Fees	- \$0.30 per transaction greater than \$15     - Overseas Cards (Credil/Debit)-4% of the transacted amount in TOP per transaction     ANZ Visa Debit Card     -ATM withdrawal fee - \$8 per request     -ATM balance enquiry fee - \$2 per renquiry     -POS transaction fee - \$2 per transation	NA	N/A	NA
		S0.30 per transaction greater than \$15     Overseas Cards (Credit/Debit)-4% of the transacted amount in TOP per transaction     ANZ Visa Debit Card     ATM withdrawal fee - S8 per request     -ATM balance enquiry fee - \$2 per enquiry			
	PIN Replacement Fee	S0.30 per transaction greater than \$15 - Oberseas Cards (CerdilDebti) +45 of the transaction and ARU Visa Debti Card and ARU Visa Debti Card and -1-ATM withdrawal fee - 58 per request -1-ATM withdrawal fee - 58 per request -1-ATM balance requiy fee - 52 per enquiy +POS transaction fee - 52 per transaction -1-Coss brotef transaction fee - 52 50% of the transacted amount in TOP per transaction NIL.	NIA NIA NIA	NIA NIA NIA	NIA NIA NIA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee	S0.30 per transaction greater than 515 - Overseas Cards (CordillObell) -445 of the transacted amount in TOP per transaction AATM withdrawal fee - 58 per request - ATM withdrawal fee - 58 per request - ATM withdrawal fee - 58 per request - ATM balance enquiy fee - 52 per enquiy - POS transaction fee - 52 per transaction - Cross border transaction fee - 52 50% of the transacted amount in TOP per transaction NIL  520 per card  NIL	N/A N/A N/A	N/A N/A N/A	NA NA NA
	PIN Replacement Fee Card replacement fee	Su 30 per transaction greater than \$15     Overseas Cards (Cordil/Debit) 44% of the transacted amount in TOP per transaction ARZ Visa Debit Card     ATM withdrawal fee - S8 per request     ATM balance enquiry fee - \$2 per enquiry     ATM balance senginy fee - \$2 per transaction     Cross border transaction fee - \$2.50% of the transacted amount in TOP per transaction     NIL     S20 per card     NIL     Local & International Access Cards	N/A N/A	N/A N/A	NA NA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee	Su 30 per transaction greater than 515 - Oversaac Cards (Cordill/Debit) 446 of the transacted amount in TOP per transaction ANZ Visa Debit Card - 3-TM withdrawal fee - 58 per request - 3-TM withdrawal fee - 58 per request - 3-TM balance enquiry fee - 52 per enquiry - 4-TM balance enquiry fee - 52 per dransaction - Closs border transaction fee - 52 20% of the transacted amount in TOP per transaction NIL - 52 Dep crard  NIL - Local & International Access Cards - 510 per transaction (international ATIM/EFTPOS withdrawal Fee) - Suppose transaction (international ATIM/EFTPOS withdrawal Fee) - Suppose transaction (international ATIM/EFTPOS withdrawal Fee)	N/A N/A N/A	N/A N/A N/A	NA NA NA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee	So 30 per transaction greater than 515 - Overseas Cards (Cordill/Debit) 446 of the transacted amount in TOP per transaction ANZ Visa Debit Card - ATM withdrawed Ise - SB per requiset - ATM withdrawed Ise - SB per requiset - ATM behaviors equally fee - S2 per enquiry - 40°S transaction fee - S2 per transaction - Coss border transaction fee - S2 50% of the transaction NIL - S20 per card - NIL - Local & International ACcess Cards - 510 per transaction (International ATM/EFTPOS withdrawal Fee) - ANZ Visa Debit Cards - 550 - S3 per transaction (ATM withdrawal fees,	N/A N/A N/A	N/A N/A N/A	NA NA NA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee	. \$0.30 per transaction greater than \$15 - Overseas Cards (Credifibeta) 1-48 of the transacted amount in TOP per transaction AATV Visa Debt Card - ATM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per request - ATM sharen campaign fee - \$2 per negrity - POS transaction fee - \$2.20 50% of the transacted amount in TOP per transaction NIL - S70 per card - NIL - Card ATM withdrawal Fee) AMZ Visa Debti Cards - \$10 per transaction (informational ATM/EFTPOS withdrawal Fee) AMZ Visa Debti Cards - \$10.50 - \$3 per transaction (TAM withdrawal fees) fee is dependent on the account that the Visa debti	N/A N/A N/A	N/A N/A N/A	NA NA NA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal	. \$0.30 per transaction greater than \$15 - Overseas Cards (Credifibeta) <sup>1</sup> . 48 of the transacted amount in TOP per transaction AATV Visa Debti Card - ATM withdrawal fee 88 per request - ATM withdrawal fee 88 per request - ATM bathacen enquiry fee- 52 per enquiry - POS transaction fee 52 per transaction Cross border transaction fee 52 por transaction NIL - 520 per card NIL - 520 per card - 520 per transaction (Informational ATIMEFTPOS withdrawal Fee) AMZV Visa Debti Cards - 53 per transaction (TATM withdrawal fees, fee is dependent on the account that the Visa debit card is linked to) - 53 per transaction (Visa ATIM Network)	NIA NIA NIA Refer to account type - monthly	NUA NUA NUA NUA	NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee	Su 30 per transaction greater than \$15 - Overseas Cards (Cordill/Debl) 44% of the transacted amount in TOP per transaction AAV Visa Debli Card - ATM withdrawal fee - St per requist - ATM withdrawal fee - St per requist - ATM behavior equity fee - St per enquiry - PO'S transaction fee - St per transaction - Cross border transaction fee - St 50% of the transaction file - St 50% of	N/A N/A N/A	N/A N/A N/A	NA NA NA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal	So 30 per transaction greater than \$15 - Overseas Cards (Credifibeta) -4% of the transacted amount in TOP per transaction ANZ Visa Debt (Card and ANZ Visa Debt (Card -4 ATM withdrawal fee - 58 per request -4 ATM withdrawal fee - 58 per request -4 ATM withdrawal fee - 58 per transaction - Cross border transaction fee - 52 per transaction - Cross border transaction fee - 52 per danguest -6 ATM -	NIA NIA NIA Refer to account type - monthly  Refer to account type - monthly	NUA NUA NUA NUA	N/A N/A N/A N/A
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee	. \$0.30 per transaction greater than \$15 - Overseas Cards (Credifibeta) <sup>1</sup> .45 of the transacted amount in TOP per transaction AATV Visa Debt (Card ATV Visa Debt (Card Visa Debt (Card Visa Visa Visa Visa Visa Visa Visa Visa	NIA NIA NIA Refer to account type - monthly  Refer to account type - monthly	NUA NUA NUA NUA	NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Energency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals  EFTPOS reject fee (transactional declined due to insufficient float	- \$0.30 per transaction greater than \$15 - Overseas Cards (Cordill/Debt) 4% of the transacted amount in TOP per transaction AAZV Visa Debt (Card A-TAM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per transaction Fee - \$2.20 fee of the transaction NIL  S20 per card  NIL  Local & International Access Cards - \$10 per transaction (International ATM/EFTPOS withdrawal Fee) ANZV Visa Debtl Cards - \$10.50 - \$3 per transaction (ATM withdrawal fees, fee is dependent on the account that the V/sa debtl card is linked tie) - \$2.50 - \$3 per transaction (Visa ATM Nebox) - Access Card (Local & International) - \$3 per transaction (Visa ATM Nebox) - Refer to account) pue fees (fee is depending on the hype of depost account)  NA	NIA NIA NIA Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  St on the spot	NUA NUA NUA NUA NUA NUA	NIA NIA NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals  EFTPOS reject fee (transactional declined due to	S0 30 per transaction greater than \$15 - Overseas Cards (Credifibeta) 1-48 of the transacted amount in TOP per transaction AAZV Visa Debt (Card - ATM withdrawal fee - 88 per request - ATM withdrawal fee - 88 per request - ATM withdrawal fee - 89 per request - ATM shatner enginy fee - 52 per request - ATM bathance naturally fee - 52 per request - ATM bathance naturally fee - 52 per request - Overso brother transaction fee - 52 per transaction NIL  520 per card  NIL  Local & International Access Cards - 510 per transaction (International ATM/EFTPOS withdrawal Fee)  ANZ Visa Debtl Cards  540 per transaction (International ATM/EFTPOS withdrawal fees is dependent on the account that the Visa debtl card is linked to) - 52 per transaction (Visa ATM Network)  Access Card (Local & International) - 53 per transaction (Post of the Visa debtl cards in the Visa debt	NIA NIA NIA Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  \$1 on the spot \$1,000 daily  1,1000 daily	NUA NUA NUA NUA NUA	NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Card replacement fee Emergency Card Replacement fee Electronic Wilthawaia  Over the counter withdrawai fee Number of NIL withdrawais  EFTPOS reject fee (transactional declined due to insufficient funds).	S0 30 per transaction greater than \$15 - Oberseas Cards (Credifibited): 44% of the transaction and ARZ Visa Debit Card amount in TOP per transaction ARZ Visa Debit Card and ARZ Visa Debit Card ARZ Visa Deb	N/A N/A N/A N/A Refer to account type - monthly  ST on the spot N/A	NUA. NUA. NUA. NUA. NUA. NUA. NUA. NUA.	NIA NIA NIA NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Card replacement fee Emergency Card Replacement fee Electronic Wilthawaia  Over the counter withdrawai fee Number of NIL withdrawais  EFTPOS reject fee (transactional declined due to insufficient funds).	30 30 per transaction greater than \$15 - Overseas Cards (Credifibited): 44% of the transaction and ANZ Visa Debit Card amount in TOP per transaction ANZ Visa Debit Card and ATM withdrawal fee St per requist - ATM withdrawal fee St per requist - ATM withdrawal fee St per transaction - Cross briefs transaction fee \$2 per transaction NUL - St per transaction fee \$2 per transaction NUL - ST per transaction fee \$2 per transaction NUL - Card & International ATME-FTPOS withdrawal Fee) ANZ Visa Debit Cards - St per transaction (ATM withdrawal fees) fee is dependent on the account that the Visa debit cards get transaction (Visa ATM Webundt) - Access Card clocal & international - St per transaction (Plas ATM Webundt) - Access Card clocal & international - St per transaction (Plas ATM Webundt) - Access Card - St per deposit account)  32 per enquiry - Access Card - St per occasion ATV Visa Debit Card - ANV - NIL (fee is dependent on the account that the VDC is linked and a second contribution of the ATV Visa Debit Card - ANV - NIL (fee is dependent on the account that the VDC is linked with the VDC is linked and the VIsa Debit Card - ANV - NIL (fee is dependent on the account that the VDC is linked - ATV - AND - NIL (fee is dependent on the account that the VDC is linked - ATV - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC is linked - AND - NIL (fee is dependent on the account that the VDC	NIA NIA NIA Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  \$1 on the spot \$1,000 daily  1,1000 daily	NUA. NUA. NUA. NUA. NUA. NUA. NUA. NUA.	NIA NIA NIA NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number or NIL withdrawals  EFTPOS reject fee (transactional declined due to insufficient fards) International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily	. \$0.30 per transaction guester than \$15 - Overseas Cards (Credifibetis) -4% of the transacted amount in TOP per transaction AAZV Visa Debit Card - ATM withdrawal fee88 per request -ATM withdrawal fee88 per request -ATM withdrawal fee88 per transaction -0.00 per transaction -0.00 per transaction -0.00 per transaction NIL -0.00 per transaction -0.00 per transaction NIL -0.00 per transaction (International ATM/EFTPOS withdrawal Fee) AMZV Visa Debit Cards -10.00 per transaction (International ATM/EFTPOS withdrawal Fee) -0.00 per transaction -0.	N/A N/A N/A N/A Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  S to on the spot N/A	NUA NUA NUA NUA NUA NUA NUA NUA NUA	NIA NIA NIA NIA NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Card replacement fee Emergency Card Replacement fee Electronic Wilthawaia  Over the counter withdrawai fee Number of NIL withdrawais  EFTPOS reject fee (transactional declined due to insufficient funds).	- \$0.30 per transaction guester than \$15 - Overseas Cards (Cordill/Debit) 4% of the transacted amount in TOP per transaction AAV Visa Debit Card - ATM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per transaction Fee - \$2.20 per nayiny - POS transaction Fee - \$2.20 per transaction Informational ATM/EFFPOS withdrawal Fee) AAVZ Visa Debit Cards - \$1.00 per transaction (Informational ATM/EFFPOS withdrawal Fee) AAVZ Visa Debit Cards - \$2.50 - \$3.20 per transaction (Visa ATM Network) Access Card (Local & International) - \$3 per transaction Fee - \$2.20 per Fee - \$2.20 pe	NIA NIA NIA Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  \$1 on the spot \$1,000 daily  1,1000 daily	NUA. NUA. NUA. NUA. NUA. NUA. NUA. NUA.	NIA NIA NIA NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Card replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals ET PIOS reject fee (transactional declined due to insufficient funds) International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily Interporable fee account	- \$0.30 per transaction greater than \$15 - Overseas Cards (Cordill/Debit) 4-80 the transacted amount in TOP per transaction AAZV Visa Debit Card - ATM withdrawal fee 88 per request - ATM withdrawal fee 88 per request - ATM shatner enginy fee- 52 per requist - 47M balance enginy fee- 52 per transaction Fee- 52 per transaction Fee- 52 per transaction NIL - 520 per card - NIL - 100 Local & International ACCESS Cards - 510 per transaction (informational ATM/EFTPOS withdrawal Fee) - AMZV Visa Debit Cards - 50.50 - 53 per transaction (rifemational ATM/EFTPOS withdrawal Fee) - AMZV Visa Debit Cards - 52 per transaction (visa ATM withdrawal fees) - 63 per transaction (visa ATM withdrawal fees) - 64 per transaction (visa ATM hethort) - Access Card (Local & International) - 53 per transaction - 74 per fees (see is depending on the byte of depost account) - NA - 53 per enquisy - Access Card - 53 per occasion - AMZ Visa Debit Card - 4NZ - Vill. (See is dependent on the account that the VDC is linked to) - 1745 a TM Methors - 51 per transaction - NA - Access Card - 4 Sep expression - 4	N/A N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A -ATM - \$1,000 daily -EFFPOS - any amount up to available funds Refer to account type - monthly	NUA	NIA NIA NIA NIA NIA NIA NIA
	PIN Replacement Fee Card replacement fee Card replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals ET PIOS reject fee (transactional declined due to insufficient funds) International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily Interporable fee account	. \$0.30 per transaction guester than \$15 - Overseas Cards (Credil/Debit) -4% of the transacted amount in TOP per transaction ANZ Visa Debit Card and ANZ Visa Debit Card ANZ ANZ Visa Debit AnX Visa Debit Card ANZ ANZ Visa Debit ANX ANX Visa Debit ANX Visa Debit ANX ANX ANX ANX Visa Debit ANX	N/A N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A -ATM - \$1,000 daily -EFFPOS - any amount up to available funds Refer to account type - monthly	NUA	NVA NVA NVA NVA NVA NVA NVA
	PIN Replacement Fee Card replacement fee Card replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (funsactional declined due to institutional ATM Balance English Fee Maximum amount allowed to be drawn daily  Inoperative fee account Cash Disbursement Fee (overseas cards)	- 50.30 per transaction guester than 515 - Cheersaac Cards (CreditDebta) +45 of the transactod amount in TOP per transaction ANZ Visa Debti Card - ATM withdrawal fee - 58 per request - ATM withdrawal fee - 58 per request - ATM withdrawal fee - 58 per request - ATM staince requiry fee - 52 per requist - 47M balance requiry fee - 52 per transaction - Cross broter transaction fee - 52 50% of the transaction fee - 52 50% of the transaction fee - 52 50% of the transaction fee - 52 per transaction NIL - Local & International ATMETPOS - withdrawal Fee) - ARZ Visa Debti Cards - 510 per transaction (International ATMETPOS - withdrawal Fee) - ARZ Visa Debti Cards - 510 per transaction (Visa ATM withdrawal fees, fee is dependent on the account that the Visa debt - card is linked to) - 420 per transaction (Visa ATM Network) - Recess Card (Local & International) - 53 per - 430Z - 810 per fees (fee is depending on the - Visa Card (Local & International) - 430Z - 810, (fee is dependent on the account that - w VCIs included to) - Visa ATM Network - 51 per transaction - Visa ATM Network - 51 per transaction - 470Z - 810Z	N/A N/A N/A N/A Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  \$1 on the spot  N/A -ARTH-\$1,000 daily -EFTPOS - any amount up to available funds  Refer to account type - monthly  \$12 per transaction	NVA	NVA NVA NVA NVA NVA NVA NVA
	PIN Replacement Fee Card replacement fee Card replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals ET PIOS reject fee (transactional declined due to insufficient funds) International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily Interporable fee account	. \$0.30 per transaction greater than \$15 - Overseas Cards (Credil/Debit) -44 for the transacted amount in TOP per transaction ANZ Visa Debit Card -4 TM withdrawal fee85 per request -4 TM withdrawal fee85 per request -4 TM balance neuropity fee- 52 per negrity -9 FOS transaction fee52 per transaction Fee- 52 per transaction Fee- 54 per 54 pe	N/A N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A -ATM - \$1,000 daily -EFFPOS - any amount up to available funds Refer to account type - monthly	NUA	NIA NIA NIA NIA NIA NIA NIA
Bank Cheque	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (transactional doclined due to insufficient fluids). International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily  Inoperative fee account Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance	- \$0.30 per transaction greater than \$15 - Overseas Cards (Cordill/Debit) 4-80 the transacted amount in TOP per transaction AAVZ Visa Debit Card - ATM withdrawal fee \$8 per request - ATM withdrawal fee \$8 per request - ATM withdrawal fee \$8 per request - ATM shatner enginy fee- 52 per transaction Fee- 52 per transaction Fee- 52 per transaction Fee- 52 per transaction NIL - 520 per card - STO Fee- 180 Fee	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A N/A N/A N/A Refer to account type - monthly S1 on the spot N/A N/A N/A N/A S10,000 daily S10 per tansaction S10 per tansaction S10 per cash advance S1.50 per cheque	NIA	NIA
Bank Cheque	PIN Replacement Fee Card replacement fee Card replacement fee Emergency Card Replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals  FFTPOS reject fee (transactional declined due to examinational A1 till Salance Engulry Fee Maximum annount allowed to be drawn dially international A1 till Salance Engulry Fee Cash Disbursement Fee (overseas cards)  Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance	- 50.30 per transaction guester than 515 - Cheersaac Cards (CreditDebtis) +45 of the transacted amount in TOP per transaction ANZ Visa Debtic Card - ATM withdrawal fee - 58 per request - ATM withdrawal fee - 58 per request - ATM withdrawal fee - 58 per request - ATM staince requiry fee - 52 per requiry - PFOS transaction fee - 52 2per transaction - Cross broter transaction fee - 52 20% of the transacted amount in TOP per transaction NIL - Local & International ACCESS Cards - 510 per transaction (International ATM/ETPOS - withdrawal Fee) - ARZ Visa Debti Cards - 510 per transaction (International ATM/ETPOS - withdrawal Fee) - ARZ Visa Debti Cards - 510 per transaction (Visa ATM withdrawal fees, - 160 per transaction (Visa ATM Network) - Recess Card (Local & International) - 53 per - 178 per transaction (Visa ATM Network) - Recess Card (Local & International) - 53 per - 178 per transaction (Visa ATM Network) - Access Card (Local & International) - 53 per - 178 per transaction (Visa ATM Network) - Visa ATM Network - 51 per transaction - 51 per chapse (Deplemented To Asuch Aspul) - 51 per chapse (Deplemented To Asuch Aspul) - 51 per chapse (Deplemented To Aspul)	N/A N/A N/A N/A Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  S1 on the spot N/A ARM - \$1,000 daily -EFIPOS - any amount up to available funds  Refer to account type - monthly  \$12 per transaction	NVA	NVA
Bank Cheque	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (transactional doclined due to insufficient fluids). International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily  Inoperative fee account Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance	- \$0.30 per transaction greater than \$15 - Overseas Cards (Cordill/Debit) 4-80 the transacted amount in TOP per transaction AAVZ Visa Debit Card - ATM withdrawal fee \$8 per request - ATM withdrawal fee \$8 per request - ATM withdrawal fee \$8 per request - ATM shatner enginy fee- 52 per transaction Fee- 52 per transaction Fee- 52 per transaction Fee- 52 per transaction NIL - 520 per card - STO Fee- 180 Fee	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A N/A N/A N/A Refer to account type - monthly S1 on the spot N/A N/A N/A N/A S10,000 daily S10 per tansaction S10 per tansaction S10 per cash advance S1.50 per cheque	NIA	NVA
Bank Cheque	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (transactional doclined due to insufficient fluids). International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily  inoperative fee account Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance DuipicatorReplacement Repurchase of Bank Cheque	- \$0.30 per transaction greater than \$15 - Overseas Cards (Cordill/Debit) -44 for the transacted amount in TOP per transaction AAVZ Visa Debit Card -47M withdrawal fee88 per request -47M withdrawal fee88 per request -47M balance neuroping fee- 52 per negrity -9705 transaction fee52 per transaction Fee- 52.09% of the transacted amount in TOP per transaction NIL -520 per card -18 for the transaction fee- 52.00% of the fee- 52.00%	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A N/A N/A N/A Refer to account type - monthly S1 on the spot N/A	NIA	N/A
·	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (transactional doclined due to Insufficient flunds) International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily Integrative fee account Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance DuipicalorReplacement Repurchase of Bark Cheque Lost Cheque Book	. \$0.30 per transaction greater than \$15 - Overseas Cards (Credil/Debit) -44 Nat Visa Debit Card ATM withdrawal fee- \$8 per request -4 TM withdrawal fee- \$8 per request -4 TM withdrawal fee- \$8 per transaction Fee- \$2.20 per enquiry -POS transaction fee- \$2.20 per fees- \$	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A	NIA	NIA
·	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (transactional doclined due to insufficient fluids). International ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily  inoperative fee account Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance DuipicatorReplacement Repurchase of Bank Cheque	- \$0.30 per transaction greater than \$15 - Overseas Cards (Cordill/Debit) -44 for the transacted amount in TOP per transaction AAVZ Visa Debit Card -47M withdrawal fee88 per request -47M withdrawal fee88 per request -47M balance neuroping fee- 52 per negrity -9705 transaction fee52 per transaction Fee- 52.09% of the transacted amount in TOP per transaction NIL -520 per card -18 for the transaction fee- 52.00% of the fee- 52.00%	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A N/A N/A N/A Refer to account type - monthly S1 on the spot N/A	NVA	NVA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL wilhdrawals  EFTPOS reject fee (transactional declined due to installicient funds) international ATM Balance Engalry Fee Maximum amount allowed to be drawn dially international ATM Balance Engalry Fee Maximum amount allowed for the drawn dially international ATM Balance Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Sussance Cash Advance Fee Issuance University Engalry Fee Issuance Cash Cheque Lost Cheque Lost Cheque Inward Dishonour University Engalry Fee Inward Dishonour University Engalry Fee Inward Dishonour University Engalry Fee University Engalry Fee Inward Dishonour	. \$0.30 per transaction guester than \$15 - Oberseas Cards (Credil/Debit) -44 for the transacted amount in TOP per transaction ANZ Visa Debit Card and ANZ Visa Debit Card ANZ Visa Debit Card ANZ ANZ Visa Debit Card ANZ ANZ Visa Debit Card	N/A N/A N/A N/A Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  \$10 on the spot N/A -ATM - \$1,000 daily -EFPOS - any amount up to available funds  \$12 per transaction  \$15 per teach advance \$15 per cheque \$10 per cheque	NVA	NVA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Emergency Card Replacement fee Electronic Withrawal  Over the counter withdrawal fee Number of NIL withdrawals EFTPOS reject fee (transactional declined due to insufficient funds) international ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily integrational ATM Balance Enquiry Fee Maximum amount allowed to be drawn daily  Inoperative fee account Cash Disbursement Fee (overseas cards)  Cash Advance Fee Issuance DuipicalorReplacement Repurchase of Baric Cheque Lost Cheque Book Inward Dishonour	. \$0.30 per transaction guester than \$15 - Overseas Cards (Credil/Debit) -44 for the transacted amount in TOP per transaction ANZ Visa Debit Card -4 TM withdrawal fee - \$8 per request -4 TM withdrawal fee - \$8 per request -4 TM withdrawal fee - \$8 per transaction Fee - \$2.20 for in the transacted amount in TOP per transaction NIL -520 per card (NIL -520 per card NIL -520 per card (Local & International) -53 per transaction NIL -520 per card	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A -ATM - \$1,000 daily -EFTPOS - any amount up to available funds S12 per transaction S12 per transaction S13 per cheque S15 per cheque	NIA	N/A
Bank Cheque Dishonored Fees	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL wilhdrawals  EFTPOS reject fee (transactional declined due to installicient funds) international ATM Balance Engalry Fee Maximum amount allowed to be drawn dially international ATM Balance Engalry Fee Maximum amount allowed for the drawn dially international ATM Balance Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Sussance Cash Advance Fee Issuance University Engalry Fee Issuance Cash Cheque Lost Cheque Lost Cheque Inward Dishonour University Engalry Fee Inward Dishonour University Engalry Fee Inward Dishonour University Engalry Fee University Engalry Fee Inward Dishonour	. \$0.30 per transaction guester than \$15 - Oberseas Cards (Credil/Debit) -44 for the transacted amount in TOP per transaction ANZ Visa Debit Card and ANZ Visa Debit Card ANZ Visa Debit Card ANZ ANZ Visa Debit Card ANZ ANZ Visa Debit Card	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A	NVA	NIA
	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL wilhdrawals  EFTPOS reject fee (transactional declined due to installicient funds) international ATM Balance Engalry Fee Maximum amount allowed to be drawn dially international ATM Balance Engalry Fee Maximum amount allowed for the drawn dially international ATM Balance Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Maximum Engalry Fee Sussance Cash Advance Fee Issuance University Engalry Fee Issuance Cash Cheque Lost Cheque Lost Cheque Inward Dishonour University Engalry Fee Inward Dishonour University Engalry Fee Inward Dishonour University Engalry Fee University Engalry Fee Inward Dishonour	. \$0.30 per transaction guester than \$15 - Oberseas Cards (Credil/Debit) -44 for the transacted amount in TOP per transaction ANZ Visa Debit Card and ANZ Visa Debit Card ANZ Visa Debit Card ANZ ANZ Visa Debit Card ANZ ANZ Visa Debit Card	N/A N/A N/A N/A Refer to account type - monthly Refer to account type - monthly Refer to account type - monthly S1 on the spot N/A -ATM - \$1,000 daily -EFTPOS - any amount up to available funds S12 per transaction S12 per transaction S13 per cheque S15 per cheque	NIA	NVA
·	PIN Replacement Fee Card replacement fee Emergency Card Replacement fee Emergency Card Replacement fee Electronic Wiltrawal  Over the counter withdrawal fee Number of NIL withdrawals  EFTPOS reject fee (transactional declined due to installicient transactional advance Enquiry Fee Maximum amount allowed to be drawn dially international ATNB Balance Enquiry Fee Maximum amount allowed to be drawn dially international ATNB Balance Enquiry Fee Maximum amount allowed to be drawn dially international ATNB Balance Enquiry Fee Maximum amount allowed to be drawn dially international ATNB Balance Enquiry Fee Importable fee account Cash Advance Fee Issuance Duplicate/Replacement Reputchsso of Bank Cheque Lost Cheque Book  Inward Dishonour Cultivard Dishonour Unapproved Excess Fees	So apper transaction guester than \$15 - Oberseas Cards (CreditDebta) *4x of the transacted amount in TOP per transaction ANZ Viss Debt Card ATM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per request - ATM withdrawal fee - \$8 per request - ATM stansaction fee - \$2 per transaction Fee - \$2.00% of the transaction fee - \$2.20% of the transaction fee - \$2.00% of the transaction fee - \$2.00% of the transaction fee - \$2.00% of the fee - \$2.00% of the transaction fee - \$2.00% of the fee - \$2.00% o	N/A N/A N/A N/A Refer to account type - monthly  Refer to account type - monthly  Refer to account type - monthly  S1 on the spot N/A -ATM - \$1,000 daily -EFPOS - any amount up to available funds  S10 per cash advance  \$15 per transaction  \$10 per chaque S10 per cheque	NVA	NVA

fleet fort - changes in this publication

(Flees, & charges are expressed in Tongan PRanga (TS)

[Indicates the best fees & charges among the commercial banks

NA - means that the bank does not have these productions evides available or these fees & charges can be obtained upon requestion application.

NL - means not fees & charges or a mount is required for the current productiservices.

				ucts/services listed.  VICES FEES AND CHARGES 1		
No.	Financial Products/Services	Description	ANZ TOP(\$)	BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)
9	Internet Banking	Establishment Fee	NIL	including telephone banking	similar to telephone banking	N/A
		Transaction Fee	N/A	Refer to account type - Monthly (including telephone banking)	Similar to telephone banking	-TIDB to own account at TIDBNIL per transactionTIDBs 2 and party account a TIDB other than utility bill paymentNIL per transactionTIDBs another Bank account52 per transactionRelil Pay50.50 per transaction ado online by customers55 per transaction ado online by -TIDBs and transaction and online by -TIDBs and transaction -TIDBs and t
		Personal Transfers	depending on the account type		N/A	N/A
10	Deposit	Deposit by mail without lodgement slip	N/A		N/A	\$2 per transaction
		Deposit slips if acting on fax or letter advise  Transfer to other Bank(other than IB transactions)	N/A	\$5 per request N/A	N/A \$6.50 per transaction	\$10 per transaction \$3 per transaction
		Deposit Book/Lost Deposit Book	Deposit Book -Small Deposit Books - \$5 per book -Large Deposit Books - \$30 per book	N/A	N/A	Los Deposit Book -20-60 pages & 100 pages - refer to fees on account ype. Additional Information may be required -20-60 pages urgent - \$30 -100 pages urgent - \$50 Per Book. Additional information may be required. NII
11	Diskpay	Transfer within Banks Establishment Fee	NIL NIL	N/A	NIL	NIL NIL
	ызкраў	Wage/salary & creditor payment	NIL			NIL - per loading
		Direct debit schedules	NIL	N/A	NIL - within MBF Bank	NIL - per loading
		Payment to other bank accounts Relect Fee	\$10 per Bank N/A	\$10 per item \$1 per item	\$6.50 for each payment N/A	NIL - per loading N/A
		Fax Messages	\$4 per message	statement/vouchers etc \$5 per page	\$5 each request	N/A
			- · F	FCS Gang pays - N/A		
	Payment from Lists Transfer Order Payments Withdrawals	Manual transfer to other	•\$10 per transaction (to banks/institutions-local) •\$5 per transaction to account within ANZ	\$3 per transfer within BSP except Government civil servants \$0.25	-NIL for MBF's customer -\$6.60 for non-MBf's account	\$10 per instructions
		Wage/salary & creditor payment     Wage/salary creditor payment - Electronically	N/A	-\$10 - other banks for transfer wages/salary & creditor payment	NIL for MBF's customer     \$6.60 for non-MBf's account	+\$10 per instructions +NIL
H		<ul> <li>Wage/Salary creditor payment other banks -</li> </ul>		<ul> <li>Government civil servant - NIL (O to loan acc) per</li> </ul>		-\$6 per listing
		Electronically Withdrawal request by email without withdrawal slip	N/A	transfer N/A	\$10 per transaction	\$10 per transaction
H		Withdrawal if acting on fax or letter advise	N/A	N/A	\$10 per transaction	\$10 per transaction
H		Charge of with confirmation of a/c balance prior to	N/A	N/A	N/A	Withdrawal at other home office - NIL
		withdrawal			N/A	
		Money Transfer fee	N/A	N/A	N/A	<ul> <li>\$5 per transaction</li> <li>\$5 each item amended (money transfer amendments)</li> </ul>
						<ul> <li>so each item amended (money transfer amendments of transactions after sign off)</li> </ul>
		Reserve Bank Payment Order	N/A	NIL	NIL	NIL
13	Lost passbook/Card/Pin	Passbook/Card	Electronic Debit Card (local and International Access Card Issuance - NIL -Access Card Repiacement fee - NIL ARZ VISA Debit Card Card Card Card Card Card Card Card	-Account overdrawn fee - NIL per request  -Visa Debit Card - NIL per request  -Credit Card - NIL per request	\$15 for each replacement	+S15 per book (1 week walling) +S20 per urgent passbook -NIL - replacement when full
		PIN	Electronic Debit Card (local and International     Access card) - NIL - replacement of PIN     ANZ Visa Debit Card - \$8 per request PIN     replacement fee	\$5 per request	N/A	N/A
14	Special Answer Fee	Cheques drawn on Bank	\$30 per cheque	\$25 per cheque	NIL	\$20 per transaction within 24hrs from date of request
		Cheques drawn on other Banks	\$30 per cheque	\$30 per cheque	\$40 per cheque	+\$30 per transaction +\$25 per transaction on spot special answer
		Large Cash Handling fee	-ANZ Customer (may apply) up to 0.15% of volume of transaction -Non-ANZ customers - each standard bag/roll \$1 per every \$10 with \$5 minimum and \$100 maximum		N/A	Amount of Money transfer per transaction on business related matters only *510,000 to \$50,000 - \$90 *550,001 to \$99,999 - \$150 *5100,000 and above - \$170
15	Safe custody Fee	Sealed envelope (360mm*180mm) Sealed envelope/boxes (10,000 cubic cms)	N/A N/A		N/A	\$10 per package
		Annual Fee	N/A	N/A N/A	N/A N/A	\$100 per package NIL for the first year and \$20 yearly thereafter
		Request for transfer to another branch of bank;	N/A	N/A	N/A	\$150 per package
		each item				
		Frequent access to safe custody	N/A	N/A	N/A	\$50 per visit
		Script and similar transactions  Overnight safe deposit: after hour deposits via the	N/A \$30 per item	N/A Bag - N/A	N/A N/A	NIL \$20 per night
		night safe facility Lost Safe Custody Receipts, issue of replacement Receipt	N/A	Key - \$50 refundable on return N/A	N/A	\$100 per request
16	Statement	Statements issued when full	\$1 per page (NIL for quarterly statements per year	Minimum of 4 NIL	NIL	NIL
H		Special request for issue of statements	upon request)	N/A	\$2 per pege	\$5 per page
		Repeat statements	\$1 per page \$1 per page	\$5 per sheet	\$2 per page \$2 per page	\$5 per page \$10 per page
Ш		Computer printouts	\$1 per page	\$1 per sheet	\$2 per page	\$2 per page
17	Certificate Supplied	Certificate of Balance of Account, each account Certificate of interest paid or received, each	\$10 per request	\$15 per item	\$25 per certificate	\$20 per request
		Comprehensive Certificates supplied for audit purposes, Bill Holdings, goods shipped, deeds and document held etc, each certificate	\$10 per request \$50 per request	\$10 per item \$25 per certificate	\$30 for same issuance N/A	\$20 per request \$30 per certificate
LΙ		Photocopy/Replacement certificate	\$10 per request	\$15 per item	N/A	\$30 per certificate
18	Change supplied	Bank Customers	NIL	N/A	NIL	N/A
10	Photocopying	Other Bank Customers Photocopy request	\$5 per \$100 \$2 per page	\$5 per \$100 \$2 per page	N/A \$1 per copy	N/A -\$1 per page
	Coins	Priorocopy request  Change (coins) per bag or roll	sz per page	\$5 per page \$5 per bag or roll	S5 per bag	-s1 per page -s5 per document (Photocopy/Replacement certificates/security/document) S4 per request
20		Coin counting per container	N/A	\$5 per container	\$10 per container	\$10 per request
21	Voucher Retrieval	Standard retrieval	\$10 per item	\$10 per voucher	\$5 per item	\$6 per voucher
		Historical retrieval	\$10 per item	\$20 per voucher	\$5 per item	\$6 per voucher plus search cost \$20/hr or any part hour
	Financial Books Records	Duplicate Books/reproduction/search for	N/A	Deposit - \$15 per book	NIL	\$20 per hour or any part hour
	(Duplicate) Periodic Payment	records/documents  No payment due to lack of funds	-Set up fee fro standing order - \$5 standing order - Payment by bank cheque to other bank account - \$10 standing order -Non-payment fee to ANZ account - \$10 standing order -Non-payment fee to other bank account - \$15 standing order	\$10 per item	NIL	NIL
		Payment by bank cheque	\$10 per occasion (transfer to other banks)	\$10 per item	\$10 per item	\$10 per transactions on top of the bank cheque fee of \$20
		Payment to account within the bank	\$5 per request establishment/maintenance fee	\$3 per item	NIL	\$20 NIL
H		Payment to account at other banks	\$10 per occasion	\$10 per item	\$10 per item	\$6 per transaction
Red	font - changes in this publication	•				

Red font -changes in this publication

[\*\*rees a charges are expressed in Tongan Pa'anga (T\$)

[\*\*indicates the best fees & charges among the commercial banks

\*\*NA --means That the bank does not have these products/services available or these fees & charges can be obtained upon requestion application.

NIL - means no fees & charges or no amount is required for the current products/services.

			INTERNATIONAL Fe	es and Charges		
	Product & Services	Description	ANZ (\$)	BSP (\$)	MBF (\$)	TDB (\$)
1	Payment Outwards	Issuance Telegraphic Transfer (Overseas Bank may also	N/A -\$55 for Telegraphic Transfer via Branch	N/A \$15 per transaction	N/A  •\$16 per transaction to Australia, NZ, Fiji	N/A \$12 per transfer
		deduct a processing fee from this payment)	•\$13 for International Transfer via ANZ Internet	a to per transaction	•\$35 per transaction to all other countries	\$12 per transier
			Banking ANZ Pacific App -\$13 for Gross Border Funds Transfer via ANZ			
			Transactive Global			
		Telephonic Transfer	N/A N/A	\$15 per transaction	N/A N/A	N/A N/A
		Trace - Telegraphic Trf Interbank payment (local Transfer)	N/A	\$8 per transaction \$5 per transaction	\$10 per transaction	N/A
		Issuance of Draft	-\$10 per transaction	N/A	\$9.10 per transaction	N/A
			•FCA - FCY\$10 per transaction			
		Drafts in TOP	<ul> <li>\$7 per transaction drafts and TTs in TOP (Bank Cheque)</li> </ul>	N/A	\$10 per transaction	N/A
			-\$20 per transaction (TTs in TOP)			
		Draft and TTs in FCY from foreign currency	FCY \$10 - drafts only FCY \$20 - TTs only	N/A	FCY \$20 per transaction	N/A
		accounts Other outward transfer (e.g. Money gram,	N/A	N/A	N/A	Ave Pa'anga Pau (transfer fee)
		Travellex)				Bank Account - NIL
2	Payment Inwards	Inward Telegraphic Transfer and Drafts	N/A	N/A	N/A	Other banks - \$6 per transfer    N/A
-	i ayıncın ilmarus	Credit to local currency account and/or foreign	TOP\$15	\$10 per transaction	\$20 per transaction	\$5 per transfer
		currency account with the Bank	FCY\$15 per transaction	o to per transaction	920 per transaction	
		Credit to local currency account and/or foreign	TOP\$15	\$15 per transfer	\$20 per transaction	\$5 per transfer
		currency account with other banks Payment/encashment of TOP drafts drawn on	FCY\$15 per transaction NIL	N/A	NIL	N/A
		other bank			1776	AF
		Other inward transfer (e.g. Money gram, Travellex)	N/A	N/A	N/A	\$5 per transfer
		Payment/encashment of TOP drafts drawn on	NIL	\$5 per draft	\$25 per transaction	N/A
		other bank Inter-bank payment	\$10 per transaction	N/A	N/A	NIL
إليا	- " -	Letter of confirmation for receipt of funds	NIL	N/A	\$25 per transaction	N/A
3	Travellers Cheques	Issue Travellers Cheques Encash Travellers Cheques	N/A NIL	N/A N/A	N/A \$5.10	N/A N/A
					\$0.10 per Travellers Cheques	
4	Foreign Currency Notes	Buy/Sell - non-banks customer	\$5 per transaction	Buy - no change	NIL	NIL
		Foreign Cash Sell	NIL	Sell - 1% or minimum \$5 per transaction N/A	N/A	NIL
		Buy/Sell - bank customer	-NIL	Buy - NIL	NIL	NIL
			•3% of amount if deposit to Foreign Currency Account	Sell - 1% or minimum \$5 per transaction		
		-'Ave Pa'anga Pau:	N/A	Buy - NIL	NIL	NIL
		Transfer fee Cash Payment		Sell - 1% or minimum \$5 per transaction		
		Bank Account				
-	Foreign Currency	To other Banks	N/A	N/A	N/A	N/A
	Accounts	Account Service Account Opening fee	N/A	NIL	N/A	N/A
	accounts	Activity fee Collection fee	NIL NIL	\$15 per withdrawal N/A	N/A N/A	N/A N/A
						IV/A
		Maintenance fee	FCY \$10 monthly	JPY - TOP \$10		
			FCY \$10 monthly	All other accounts \$5 of the currency of the	N/A	N/A
		Maintenance fee		All other accounts \$5 of the currency of the account		N/A
		Maintenance fee  Repeat Statement per first copy /per additional	FCY \$10 monthly \$1 per page	All other accounts \$5 of the currency of the		N/A
		Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate	\$1 per page \$50 pe occasion	All other accounts \$5 of the currency of the account NIL N/A	N/A N/A	N/A N/A
		Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee	\$1 per page \$50 pe occasion NIL	All other accounts \$5 of the currency of the account  NIL  NVA  NIL	N/A N/A N/A N/A	N/A N/A N/A
		Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Domant account fee Account closure Withdrawal fee	\$1 per page \$50 pe occasion	All other accounts \$5 of the currency of the account NIL NIA NIL	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
		Maintenance fee  Repeat Statement per first copy /per additional copy Addit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee	S1 per page S50 pe occasion NIL NIL S20 (of account currency) per transaction NIL	All other accounts \$5 of the currency of the account NIL NIA NIL NIL NINI NINI NINI NINA NINA	NIA	N/A NIA NIA NIA NIA NIA
		Maintenance fee  Repeat Stalement per first copy /per additional copy Audit Cartificate Dormant account fee Account closure Wilhdrawal fee Minimum balance fee Replacement Passbook Inpoperative fees s	S1 per page S50 pe occasion NIL S20 (of account currency) per transaction NIL NIA NIA NIL NIA	All other accounts \$5 of the currency of the account NIL NIA NIL	NIA	N/A N/IA N/IA N/IA N/IA N/IA N/IA N/IA N
		Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Domant account fee Account dosure Willitatwal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee	S1 per page S50 pe occasion NL NL S20 (of account currency) per transaction NL NA NL E/CY 5100 per transaction	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NUA	NIA
6	Forward Exchange	Maintenance fee  Repeat Stalement per first copy /per additional copy Audit Cartificate Dormant account fee Account closure Wilhdrawal fee Minimum balance fee Replacement Passbook Inpoperative fees s	S1 per page S50 pe occasion NIL S20 (of account currency) per transaction NIL NIA NIA NIL NIA	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA NIL NIA	NIA	N/A N/IA N/IA N/IA N/IA N/IA N/IA N/IA N
6	Forward Exchange Contracts	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum belance fee Reptacement Passbook Importable fees Tom Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Eldensions	\$1 per page \$50 pe occasion NIL \$20 (of account currency) per transaction NIL NIA NIA FCY \$100 per transaction	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA	NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	NIA NIIA NINA NINA NIA NIA NIA NIA NIA N
	Contracts	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate Dormant account fee Account closure Whithdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Extensions	S1 per page  S50 pe occasion NIL  S20 (of account currency) per transaction NIL  NIA  NIA  NIC  SVI  FCY \$100 per transaction SS0 one-off SS0 one-off NIL	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NUA	NIA
7		Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Whithdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cannellations Advising Areading Advising Amendments	S1 per page S50 pe occasion NIL S20 (of account currency) per transaction NIL NA NI NI NI NI FCY \$100 per transaction S5 per request S50 one-off NI SS0 per cocasion NIL SS0 per occasion NIL	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NIIA NINA NINA NIA NIA NIA NIA NIA N
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dommant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New cordracts Extensions Cancellations Advising Credits	ST per page SSO pe occasion NRL SSO (of account currency) per transaction NRL NRA NRA NRA L FCY STOO per transaction SSO one-off SSO one-off NRL SSO one-off NRL SSO per occasion NRL NRA NRL NRA NRL	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NVA	NIA NIIA NIIA NIIA NIIA NIIA NIIA NIIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Whithdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cannellations Advising Areading Advising Amendments	ST per page SSO pe occasion NRL SSO (of account currency) per transaction NRL NRA NRA NRA L PCY STOO per transaction SSO one-off SSO one-off SSO one-off NRL SSO per occasion NRL Document handling fee - 0.35% (minimum \$100) per application	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NIIA NIIA NIIA NIIA NIIA NIIA NIIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Whithdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cannellations Advising Areading Advising Amendments	S1 per page  S50 pe occasion NL  S20 (of account currency) per transaction NL  NA  NI  NA  NI  FCY \$100 per transaction S50 per occusion S50 one-off S50 one-off S50 one-off NI  S50 per occasion NL  WI  WI  Document handling fee - 0.35% (minimum \$100) per application Williprocourse to the drawer (where the credit specifically so provides, or the customer so	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NIIA NIIA NIIA NIIA NIIA NIIA NIIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Whithdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cannellations Advising Areading Advising Amendments	ST per page SSO pe occasion NRL SSO (of account currency) per transaction NRL NRA NRA NRA L PCY STOO per transaction SSO one-off SSO one-off SSO one-off NRL SSO per occasion NRL Document handling fee - 0.35% (minimum \$100) per application	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NIIA NIIA NIIA NIIA NIIA NIIA NIIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Whithdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cannellations Advising Areading Advising Areading	ST per page SSO pe occasion NRL SSO (of account currency) per transaction NRL NRA	All other accounts \$5 of the currency of the account  NIL  NIA  NIL  NIA  NIL  NIA  NIA  NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NIIA NIIA NIIA NIIA NIIA NIIA NIIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Scancellatoredits Advising Amendments Negotiated by other bank  Confirmation of Credit Acting as paying or reimbursing bank	ST per page  SSO pe occasion NIL  SSO (of account currency) per transaction NIL  NIA  NIA  NIA  NIA  NIA  NIA  NIA	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA NIL NIA	NVA	NIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Armendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Certifis	S1 per page  S50 pe occasion NL NS1 S20 (of account currency) per transaction NL NS20 (of account currency) per transaction NL NS1 NS1 NS1 S50 one-off S50 one-off S50 one-off S50 one-off NS0	All other accounts \$5 of the currency of the account NIL NIA NIA NIL NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Amendments Negotiated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Confirmation of Credit Acting as paying or reimbursing bank Transferable Simple Transfer Involved Transfer	S1 per page  S50 pe occasion NIL  S20 (of account currency) per transaction NIL  S20 (of account currency) per transaction NIL  NIA  NIA  NIL  FCY \$100 per transaction  S50 one-off  S50 one-off  S50 one-off  S50 one-off  NIL  -Document handling fee - 0.35% (minimum \$100) per application -Willhout recourse to the drawer (where the credit specifically so provides, or the customer so requests and the bank agree) - as per application fee (minimum \$50) as per application fee (minimum \$50)  S100 per transaction  NA  NA  NA	All other accounts \$5 of the currency of the account NIL NIA NIA NIL NIA NIL NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposil Break fee Periodic Payment Transfer (for internal transfer) New contracts  Cancellations Advising Credits Advising Amendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Ample Transfer	ST per page  \$50 pe occasion NIL  \$50 (of account currency) per transaction NIL  \$50 (of account currency) per transaction NIL  \$60 (of account currency) per transaction NIL  \$60 (of account currency) per transaction S55 or per request \$550 one-off  \$550 one-off  \$550 one-off  \$550 one-off  NIL  \$550 one-off  NIL  \$550 one-off  NIL  \$50 one-off  NIL  \$60 one-off  NIL  \$60 one-off  NIL  \$60 one-off  S50 one-off  S60 one-off  NIL  \$60 one-off  S60 one-off  NIL  \$60 one-off  S60 one-off  S60 one-off  S60 one-off  NIL  \$60 one-off  S60	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA NIL NIA	NVA	NIA  NIA  NIA  NIA  NIA  NIA  NIA  NIA
7	Contracts  Documentary Credits Inward (Export Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Depost Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Arendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transfer biotections Regional Credit Acting as paying or reimbursing bank Transfer biotected Simple Transfer Inansferable Credit Negoliations under Documentary Credits	S1 per page  \$50 pe occasion NIL  \$20 (of account currency) per transaction NIL  \$20 (of account currency) per transaction NIL  \$70 (S1 per transaction S50 one-off S50 one-off S50 one-off  \$50 one-off  NIL  **Document handling fee - 0.35% (minimum \$100) per application NIL  **Document handling fee - 0.35% (minimum \$100) per application (so (minimum \$50) on application fee (minimum \$50) as per application fee (minimum \$50) as per application fee (minimum \$50)  \$100 per transaction NIA  NIA  NIA  NIA  NIA  NIA  NIA  NIA	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA NIL NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Documentary Credits Inward (Export Credits)  Documentary Credits  Documentary Credits Outward (Inport Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Depost Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Arnendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transfer internal transfer Tra	S1 per page  S50 pe occasion NIL  S20 (of account currency) per transaction NIL  NIA  NIA  NIA  NIA  NIA  NIA  NIA	All other accounts \$5 of the currency of the account number of the currency of the account number of the number of	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Edensoins Cancellations Advising Areadins Negotiated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Single Transfer Innefeable Credits Issuing Charges Usance	ST per page  \$50 pe occasion NRL \$520 (of account currency) per transaction S550 energet services \$550 energet services \$500 energet services \$50	All other accounts \$5 of the currency of the account in the currency of the curre	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NUA NUA NUA NUA NUA NUA NUA NUA NUA NU
7	Documentary Credits Inward (Export Credits)  Documentary Credits  Documentary Credits Outward (Inport Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Depost Break fee Periodic Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Arnendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transfer internal transfer Tra	S1 per page  S50 pe occasion NIL  S20 (of account currency) per transaction NIL  NIA  NIA  NIA  NIA  NIA  NIA  NIA	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA NIL NIA NIL NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Cortificate Dormant account fee Account desure Windrawal fee Minimum talance fee Replacement Passbook Imperative fees Term Deposit Break fee Periotic Payment Transfer (for internal transfer) New contracts Cancellations Advising Credits Advising Amendments Negotiated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Simple Transfer Negotiations under Documentary Credits Issuing Charges Usance Usan	S1 per page  \$50 pe occasion NIL  \$20 (of account currency) per fransaction NIL  \$20 (of account currency) per fransaction NIL  NIA  NIA  NIA  NIA  NIA  S50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  NIL  \$50 one-off  S50 per occasion  NIL  Occurrent handling fee - 0.35% (minimum \$100) per application  vertically so provides, or the customer so requests and the bank agree) - as per application fee (minimum \$50) on application as per application fee (minimum \$50)  S10 oper transaction  NIA  NIA  NIA  NIA  NIA  NIA  S55 (minimum \$50) a maximum expity of up to 6 months  \$35 per transaction  norths  \$35 per transaction  norths  \$35 per transaction  s50 per occasion	All other accounts \$5 of the currency of the account number of the currency of the account number of the number of	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA NUA NUA NUA NUA NUA NUA NUA NUA NUA NU
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Edensons Cancellations Advising Credits Advising Amendments Negotiated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferab (Credits Single Transfer Involved Transfer Negotiations under Documentary Credits Issuing Charges Usance Usance Usance Revolving Credits Usance Revolving Credits	S1 per page  S50 pe occasion NRL  S20 (of account currency) per transaction NRL  S20 (of account currency) per transaction NRL  NRA  NRA  NRA  NRA  S50 one-off  S50 one-off  S50 one-off  S50 one-off  S50 one-off  S50 one-off  NRL  S50 one-off  NRL  S50 one-off  NRL  S50 one-off  S50 one-off  S50 one-off  NRL  S50 one-off  S50 one-off  NRL  S50 one-off  S50 one-off  NRL  S50 one-off  S50 one-off  S50 one-off  NRL  S50 one-off  S50	All other accounts \$5 of the currency of the account NIL NIA NIL NIA NIL NIA NIL NIA NIL NIA	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Edensions Cancellations Advising Areamentments Negotiated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Simple Transfer Involved Transfer Negotiations under Documentary Credits Issuing Charges Usance Revolving Credits Usance Revolving Credits Usance Revolving Credits Usance Revolving Credits Usance Deferred Payment Credits (term) Amendments	ST per page  \$50 pe occasion NRL  \$520 (of account currency) per transaction NRL  \$520 (of account currency) per transaction NRL  \$520 (of account currency) per transaction NRL  \$520 one-off  \$530 one-off  \$530 one-off  \$530 one-off  \$530 one-off  \$530 one-off  \$530 one-off  \$500 o	All other accounts \$5 of the currency of the account in the control of the currency of the account in the control of the currency of the account in the currency of the curren	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate Dormant account fee Account dosure Withdrawal Gesure Withdrawal Fassbook Insperative fees Replacement Passbook Insperative fees Term Deposit Break fee Periotic Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Amendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transfer finansfer Transfer finansfer Negoliations Acting as paying or reimbursing bank Transfer finansfer Insiderable Credits Simple Transfer Insolved Transfer Negoliations under Documentary Credits Issuing Charges Usance Usance Usance Deferred Payment Credits (term) Amendments Authorisation of Irregular Drawings	S1 per page  \$50 pe occasion NIL  \$20 (of account currency) per fransaction NIL  \$20 (of account currency) per fransaction NIL  NIA  NIA  NIA  NIA  NIA  NIA  S50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  NIL  \$50 one-off  NIA  NIA  NIA  NIA  NIA  NIA  NIA  N	All other accounts \$5 of the currency of the account number of the currency of the account number of the number of	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits)	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate  Domant account fee Account desure  Minimum toalance fee Minimum toalance fee Minimum toalance fee Replacement Passbook Insperative fees Icen Deposit Break fee Periotic Payment Transfer (for internal transfer)  New contracts Extensions Cancellations Advising Amendments Negolidated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Simple Transfer Incohed Transfer Negolidations under Documentary Credits Issuing Charges  Usance  Usa	51 per page  550 pe occasion NIL  S20 (of account currency) per transaction NIL  S20 (of account currency) per transaction NIL  NIA  NIA  NIA  NIA  NIC  S50 one-off  S50 one-off  S50 one-off  S50 one-off  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  S50 one-off  S50 one-off  NIL  S50 one-off  S50	All other accounts \$5 of the currency of the account number accoun	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits) includes Standby Letters of Credit	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Imperative fees Term Depost Break fee Periodic Payment Transfer (for internal transfer) New contracts Edensions Cannellations Advising credits Advising credits Advising remembers Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transfer able credits Simple Transfer Involved Transfer Negoliations under Documentary Credits Issuing Charges Usance Revolving Credits Usance Revolving Credits Deferred Payment Credits (term) Amendments Authorisation of Irregular Drawings Inwards	S1 per page  S50 per occasion NRL  S20 (of account currency) per transaction NRL  NRA  NRA  NRA  NRA  NRA  NRA  NRA	All other accounts \$5 of the currency of the account of the accoun	NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits) includes Standby Letters of Credit	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate  Domant account fee Account desure  Minimum toalance fee Minimum toalance fee Minimum toalance fee Replacement Passbook Insperative fees Icen Deposit Break fee Periotic Payment Transfer (for internal transfer)  New contracts Extensions Cancellations Advising Amendments Negolidated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Simple Transfer Incohed Transfer Negolidations under Documentary Credits Issuing Charges  Usance  Usa	51 per page  550 pe occasion NIL  S20 (of account currency) per transaction NIL  S20 (of account currency) per transaction NIL  NIA  NIA  NIA  NIA  NIC  S50 one-off  S50 one-off  S50 one-off  S50 one-off  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  NIL  S50 one-off  S50 one-off  S50 one-off  NIL  S50 one-off  S50	All other accounts \$5 of the currency of the account number accoun	NVA  NVA  NVA  NVA  NVA  NVA  NVA  NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits) includes Standby Letters of Credit	Maintenance fee  Repeat Statement per first copy /per additional copy Andr Certificate Dormant account fee Account desure Minimum toalance fee Replacement Passbook Insperative fees General Payment Transfer (for internal transfer) New contracts Extensions Cancellations Advising Amendments Negolidated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transferable Credits Simple Transfer Insulential Credits Simple Transfer Insulential Credits Simple Transfer Negolidations under Documentary Credits Issuing Charges Usance	S1 per page  \$50 pe occasion NIL  \$30 (of account currency) per transaction NIL  \$30 (of account currency) per transaction NIL  \$30 (of account currency) per transaction NIL  \$50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$	All other accounts \$5 of the currency of the account number accoun	NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits) includes Standby Letters of Credit	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Passbook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Edensions Cannellations Advising credits Advising credits Advising credits Advising or enimbursing bank Transferable credits Simple Transfer Inoshed Transfer Negoliations under Documentary Credits Issuing Charges Usance Revolving Credits Usance Revolving Credits Usance Revolving Credits John Credits Authorisation of Irregular Drawings Authorisation of Irregular Drawings Authorisation of any other discrepancies Inwards Authorisation of Irregular Drawings Authorisation of any other discrepancies Inwards Aneodments Negoliations	S1 per page  \$50 pe occasion NIL  \$30 (of account currency) per transaction NIL  \$30 (of account currency) per transaction NIL  \$30 (of account currency) per transaction NIL  \$50 one off  NIL  \$50 one off  \$50 one off  NIL  \$50 one off  \$50 one off  \$50 one off  NIL  \$50 one off  \$50 one off  NIL  \$50 one off  \$50 one one	All other accounts \$5 of the currency of the account in the account in the control of the currency of the account in the control of the currency of the account in the currency of the currenc	NVA	NIA
7	Contracts  Documentary Credits Inward (Export Credits)  Documentary Credits Outward (Import Credits) includes Standby Letters of Credit	Maintenance fee  Repeat Statement per first copy /per additional copy Audit Certificate Dormant account fee Account closure Withdrawal fee Minimum balance fee Replacement Psoshook Inoperative fees Term Deposit Break fee Periodic Payment Transfer (for internal transfer) New contracts Edensions Cannellations Advising Credits Advising Amendments Negoliated by other bank  Confirmation of Credit Acting as paying or reimbursing bank Transfer alto receits Simple Transfer Inovhed Transfer Negoliations under Documentary Credits Issuing Charges Usance Revolving Credits Deferred Payment Credits (term) Amendments Jennedments Authorisation of any other discrepancies Inwards Authorisation of any other discrepancies Inwards Authorisation of any other discrepancies Inwards Anendments Negoliation Confirmation	S1 per page  \$50 pe occasion NIL  \$30 (of account currency) per transaction NIL  \$30 (of account currency) per transaction NIL  \$30 (of account currency) per transaction NIL  \$50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$50 one-off  \$50 one-off  \$50 one-off  NIL  \$50 one-off  \$	All other accounts \$5 of the currency of the account in the account in the control of the currency of the account in the control of the currency of the account in the currency of the currenc	NVA	NIA

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_			INTERNATIONAL Fe			
Ī	Product & Services	Description	ANZ (\$)	BSP (\$)	MBF (\$)	TDB (\$)
		Swift Advice Long & Short	\$35 per occasion (long)	N/A	N/A	N/A
ı		Amendment - basic	\$30 per occation (short) \$50 per occasion	N/A	N/A	N/A
l		Amendment - increase in amount	as per new credit per occasion	N/A	N/A	N/A
ı		Amendment SWIFT advice Long & Short	\$35 per occasion (long)	N/A		
		<b>,</b>	\$30 per occation (short)		N/A	N/A
	Import/Export Finance Facility	Processing fee	refer Trade Finance Loan Fee	N/A	\$200 per transaction	N/A
ı	Dishonours	Clean Bills and Cheques	FCY \$25 \$30 per occasion	minimum \$40 or .65% per item	\$100 per transaction	N/A
		Documentary Items	0.375%, minimum \$30 per occasion	0.375% of amount or minimum of \$25 per item	\$100 per transaction	N/A
		Noting and Protesting a Bill	minimum \$15 plus and notrary cost and taxes if	N/A	\$100 per transaction	N/A
ı		Storing and Insuring Goods	applicable minimum \$15 plus and notrary cost and taxes if	case by case basis based on value and quality of	N/A	
			applicable	goods		N/A
		Representation of Dishonoured Items	\$50 per occasion	N/A	N/A	N/A
		Withdraw accepted bill	\$50 per occasion	N/A	N/A	N/A
-		Delivery orders	\$30 per occasion	N/A	N/A	N/A N/A
	Commercial - Money	Cash Deposit Drafts, T/chq Deposit	refer cash handling fee NIL	N/A N/A	N/A N/A	
	Exchange Companies	Original Item on hand	FCY \$25	N/A	\$9.10 per item	N/A
	Repurchase of Drafts		\$30 per draft			N/A
		Original Item no on hand	FCY \$25 \$30 per draft	N/A	\$9.10 per item	N/A
		Placing a Stop Payment on Lost/Stolen Item	FCY 25 \$30 per draft	N/A	\$20 per item	N/A
1	Documentary Items	Sight	NIL	0.375% minimum \$60 per draft	\$200 per item	N/A
ľ		Term	NII	0.425% minimum \$65 per draft	\$200 per item	N/A
		Airmail Postage	\$35 per occasion	\$5 per collection	NII	N/A
		Overseas Courier	N/A	\$65 per collection	NIL for customer's account	N/A
		Clean Bills and Cheques	N/A	\$20 per cheque	\$50 per transaction	N/A
1	Dill- Id	Negotiation of Clean items	N/A	N/A	N/A	N/A
ľ	Bills Inward	Travellers Cheques	NIL	N/A	N/A	N/A
ı		Foreign Cheques	N/A	N/A	\$25.10 per collection	N/A
П		Collection received from overseas	0.375%, minimum \$30 per occasion	.375% of amount or minimum of \$25 per collection	FCN \$67 per collection	
		banks/branches/direct from	0.37376, minimum 436 per occasion	.57570 or amount or minimum or \$25 per concessor	1 Cit 307 per concentri	N/A
		Airmail Postage	\$35 per transaction	\$30 per transaction	N/A	N/A
П		Swift	Long - \$35 per transaction	\$30 per message sent		
ı		Swiit	Short - \$30 per transaction	930 per message sent	N/A	N/A
		Draft and cheque on collection basis	0.125%, minimum \$30 per occasion	N/A	N/A	N/A
		For extension of a bill	N/A	\$30 swift fee per message sent	N/A	N/A
П		Delivery orders	N/A	N/A	N/A	N/A
		Part Payment	N/A	\$15 swift fee per message sent	N/A	N/A
П		Contact in case of need	N/A	\$15 swift fee per message sent	N/A	N/A
						N/A
П		Clean Bills and Cheques	N/A N/A	N/A N/A	\$50 per item \$50 per item	N/A
4	o	Documentary Items				
	Shipping	Establishment	1.50% (or minimum \$300) per occasion	.375% of total amount or minimum of \$40 per Guarantee per annum charged quarterly	2% of Guarantee sum minimum of \$500 one-off	N/A
	Guarantees/Airway Bill	Shipping Quarantee	1.5% (minimum \$30) six monthly	N/A	N/A	N/A
ŀ	Release	Airway Bill Release	on application per occasion	N/A	N/A	N/A
1		Half year charge	1.5% (or minimum \$300) per occasion	N/A	1.5% monthly	
1		First half year	T		•N/A	NI/A
1		Second half year			•N/A	N/A
1		Third & subsequent half year charge			•N/A	
1	Swap Commssion	Non Commercial Transactions				
I		FCY cash deposit or swap for TT	N/A	2% - minimum \$50 plus TT cost \$15	N/A	N/A
1		swap for Bank draft		<u> </u>		IWA
		Draft/TChq deposit	N/A	N/A	N/A	N/A
l	Bills Discounted (Inward	Acceptance Commission	N/A	N/A	N/A	N/A
1		30 Days	N/A	N/A	N/A	N/A
	3ills)	60 Days	N/A	N/A	N/A	N/A
	Bills)			N/A	N/A	N/A
	Bills)	90 Days	N/A			N/A
	Bills)	90 Days 120 Days	N/A	N/A	N/A	
	Bills)	90 Days 120 Days 150 Days	N/A N/A	N/A	N/A	N/A
	,	90 Days 120 Days 150 Days 180 Days	N/A		N/A N/A N/A	
ı	Bills)  Overseas Bills Discounted	90 Days 120 Days 150 Days	N/A N/A	N/A	N/A	N/A
	,	90 Days 120 Days 150 Days 180 Days Foreign Currency Accounts	N/A N/A	N/A N/A	N/A N/A	N/A N/A
ı	,	90 Days 120 Days 150 Days 180 Days	N/A N/A N/A	N/A	N/A	N/A
	,	90 Days 120 Days 150 Days 180 Days Foreign Currency Accounts Activity fee Collection	N/A N/A N/A N/L NIL	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A
	,	90 Days 120 Days 150 Days 180 Days Foreign Currency Accounts Activity fee	N/A N/A N/A N/A N/B N/B N/B N/B N/B N/B FCY \$10 monthly	N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A
	,	90 Days 120 Days 150 Days 180 Days 180 Days Foreign Currency Accounts Activity Ice Collection Maintenance fee Repeat Statement	N/A N/A N/A N/L NIL	NVA NVA NVA NVA NVA NVA NVA	NVA NVA NVA NVA NVA NVA	N/A N/A N/A N/A N/A N/A N/A
	,	90 Days 120 Days 150 Days 150 Days 160	NVA NVA NVA NVA NVA NVL NVL ST 970 monthly S1 per page NVL	NVA NVA NVA NVA NVA NVA NVA	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIIA NIIA	N/A N/A N/A N/A N/A N/A N/A N/A
	,	90 Days 150 Days 150 Days 150 Days 160 Days Foreign Currency Accounts Activity Ice Collection Maintenance fee Repeat Statement Account Closure Withdrawal	NIA NIA NIA NIL NIL FCY \$10 monthly \$1 per page NIL FCY \$20 per transaction	NIA	NNA	NVA NVA NVA NVA NVA NVA NVA NVA NVA NVA
	,	90 Days 120 Days 150 Days 150 Days 160 Days Foreign Currency Accounts Activity fee Collection Maintenance fee Repeat Statement Account Closure Withdrawal Term Deposit Repayment	N/A N/A N/A N/A N/B N/B N/B N/B N/B N/B N/B N/B S S S S S S S S S S S S S S S S S S S	NIA	NNA	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA
	,	90 Days 150 Days 150 Days 150 Days 160 Days Foreign Currency Accounts Activity Ice Collection Maintenance fee Repeat Statement Account Closure Withdrawal	NIA NIA NIA NIL NIL FCY \$10 monthly \$1 per page NIL FCY \$20 per transaction	NIA	NNA	NVA NVA NVA NVA NVA NVA NVA NVA NVA NVA

			I ENDING E	EC VND CHVDGEC		
No.	Products/Services	Description	ANZ TOP(\$)	BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)
	PERSONAL LOAN	Loan Establishment Fees per loan or one-off		(4)	INIDIT TOT (#)	1.22 (4)
		Loan up to \$500 \$501 - \$1,000	\$100 one-off \$300 one-off	\$100 per loan \$150 per loan	N/A N/A	\$80 one-off \$100 one off (\$501-\$2000)
		\$1,001 - \$5,000	\$550 GITE GIT	\$250 per loan	+(1,001 - 3,000) - \$200 one-off	\$200 one off (\$2,001 - \$5,000)
		\$5,001 - \$10,000	\$500 one-off	\$480 per loan (\$5,001-\$20,000)	•(3,001 - 6,000) - \$300 one-off	\$300 one-off (\$5,001-\$10,000)
		\$10,001 - \$20,000				\$600 one-off (\$10,001-\$20,000)
		\$20,001 - \$50,000	\$1000 one-off	\$880 per loan	(6,001 and above) - \$500 one-off	\$800 one-off (\$20,001-\$40,000) \$1,000 one-off (\$40,001 - \$50,000)
		\$50,001 - \$100,000 \$100,001 - \$500,000	1.2% of loan sum per loan	\$1,200 per loan 1.2% per loan		\$1,200 one-off(50,001-130,000)
		\$500,001 and over				\$130,001 and over (0.80%-1.50% per loan)
		Loan administration fee	N/A	N/A	N/A	<ul> <li>The cancellation fee is 75% of the Establishment fee</li> <li>Exit fee - N/A</li> </ul>
		Loan administration fee/Service fee Balances	I.v.		The state of the s	Tana at 1 a an ann
		up to \$1,000 \$1,001 - \$20,000	N/A N/A		N/A N/A	\$30 monthly (up to \$5,000) \$40 monthly (\$5,001-\$20,000)
		\$20,001 - \$50,000 \$50,001 - \$100,000	N/A N/A	\$35 monthly	N/A N/A	\$50 monthly (\$20,001-\$50,000) \$60 monthly (\$50,001-\$100,000)
		\$100,001 - \$500,000	N/A	333 monthly	N/A	\$70 monthly (\$100,001-500,000)
		\$500,001 and over	N/A		N/A	\$130 monthly (\$500,001-\$1m) \$200 monthly (\$1,000,001 and over)
		Refinance(to other Banks) up to \$2,000				£100
		\$2,001 - \$5,000				\$400 one-off: up to \$2,000 \$550 one-off
		\$5,001 - \$10,000 \$10,001 - \$20,000	Minimum \$500 - one-off	full establishment fee on loan amount	Minimum \$500 - one-off	\$700 one-off \$900 one-off
		\$20,001 - \$40,000	William \$300 - One-On	refinanced per loan	William \$300 - Orie-Ori	\$1300 one-off
		\$40,001 - \$80,000 \$80,001 - \$150,000				\$1600 one-off \$1700 one-off
		\$150,001 and over				1% of establishment fee for existing balance
		Early Settlement	NIL	\$300 per Ioan	2% of outstanding loan amount	\$400 - up to \$2,000 \$550 - (\$2,001-\$5,000) \$700 - (\$5,001-\$10,000) \$900 - (\$10,001-\$20,000) \$1,300 - (\$20,001-\$40,000)
		Cary Sementern	IVIL	ssou per ioan	2% of outstationly roat amount	\$1,600 - (\$40,001-\$80,000) \$1,700 - (\$80,001-\$150,000) \$150,001 and over - 0.5% to 1% establishment fee on balance.
		Loan Agreement fee	lua.	laua.	hva	lett ili
		up to \$2,000 \$2,001 - \$5,000	N/A N/A	N/A N/A	N/A N/A	\$45 one off \$50 one off
		\$5,001 - \$10,000 \$10,001 - \$20,000	N/A N/A	N/A N/A	N/A N/A	\$55 one off \$60 one off
		\$20,001 - \$40,000	N/A	N/A	N/A	\$70 one off
		\$40,001 - \$80,000 \$80,001 and over	N/A N/A	N/A N/A	N/A N/A	\$80 one off \$150 one off
		Loan Variation and Restructure fee				
		up to \$2,000 \$2,001 - \$5,000	N/A N/A	N/A N/A	N/A N/A	\$80 monthly \$90 monthly
		\$5,001 - \$10,000 \$10,001 - \$20,000	N/A N/A	N/A N/A	N/A N/A	\$100 monthly \$250 monthly
		\$20,001 - \$40,000	N/A	N/A	N/A	\$385 monthly
		\$40,001 - \$80,000 \$80,001 and over	N/A N/A	N/A N/A	N/A N/A	\$550 monthly 40% of establishment fee (0.8%-1.25%) for existing
2	HOUSING LOAN	Loan establishment fee (one-off)			•	l
		Loan up to \$500 \$501 - \$1,000		\$100 per loan \$150 per loan	N/A N/A	
		\$1,001 - \$5,000	1.2% minimum \$200 one off	\$250 per loan	N/A	Pafor to parennal loan about
		\$1,001 - \$5,000 \$5,001 - \$20,000 \$20,001 - \$50,000	1.2% minimum \$300 one-off	\$250 per loan \$480 per loan \$880 per loan	N/A N/A	Refer to personal loan above
		\$1,001 - \$5,000 \$5,001 - \$20,000 \$20,001 - \$50,000 \$50,001 - \$100,000	1.2% minimum \$300 one-off	\$250 per loan \$480 per loan \$880 per loan \$1,200 per loan	N/A	Refer to personal loan above
		\$1,001 - \$5,000 \$5,001 - \$20,000 \$20,001 - \$30,000 \$50,001 - \$100,000 \$100,001 and over Loan administration fee		\$250 per loan \$480 per loan \$880 per loan	N/A N/A 2% of loan sum one-off	
		\$1,001 - \$5,000 \$20,001 - \$50,000 \$20,001 - \$50,000 \$50,001 - \$100,000 \$50,001 - \$100,000 \$100,001 and over Loan administration fee -\$100,000	1.2% minimum \$300 one-off	5250 per loan 5480 per loan 5880 per loan 51,200 per loan 1,2% of loan sum per loan	N/A N/A	Refer to personal loan above
		\$1,001 - \$5,000 \$5,001 - \$20,000 \$20,001 - \$50,000 \$50,001 - \$100,000 \$100,001 and over <b>Loan administration fee</b> -\$100000 \$100,000-\$500,000	N/A N/A N/A	\$250 per loan \$480 per loan \$880 per loan \$1,200 per loan	N/A N/A 2% of loan sum one-off	
		\$1,001 - \$5,000 \$5,001 - \$20,000 \$20,001 - \$50,000 \$20,001 - \$50,000 \$50,001 - \$50,000 \$50,001 - \$100,000 \$50,001 - \$40,000 \$50,000 - \$50,	INIA NIA NIA NIA STO one-off	\$250 per loan \$480 per loan \$880 per loan \$1200 per loan 1,2% of loan sum per loan \$40 flat fee monthly	N/A N/A 2% of loan sum one-off	Refer to personal loan above
		\$1,001 - \$5,000 \$5,001 - \$2,0000 \$20,001 - \$50,000 \$20,001 - \$50,000 \$50,001 - \$100,000 \$50,001 - \$100,000 \$50,001 - \$100,000 \$50,0000 \$50	INIA NIA NIA NIA	\$250 per loan \$480 per loan \$880 per loan \$1,200 per loan 1,2% of loan sum per loan \$40 flat fee monthly	N/A N/A 2% of loan sum one-off  N/A N/A N/A N/A N/A N/A	Refer to personal loan above  NIL 40 (per search) \$50 per mortgage (also includes personal Loans)
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		\$1,001 - \$5,000 \$5,001 - \$1,0000 \$20,001 - \$50,000 \$50,001 - \$1,00,000 \$100,001 and over Loan administration fee -\$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,00000 \$100,000 - \$1,000000 \$100,000 - \$1,000000 \$100,000 - \$1,0000000 \$100,000 - \$1,0000000 \$100,000 - \$1,00000000 \$100,000 - \$1,000000000 \$100,000 - \$1,000000000000000000000000000000000000	NVA   Minimum \$500	\$250 per loan \$880 per loan \$880 per loan \$1,200 per certificate \$500 per search \$500 per search \$500 per document NA full establishment fee on loan amount	NVA	Refer to personal loan above  NIL.  40 (per search)  550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) Refer to personal loan above
		\$1,001 - \$5,000 \$2,0001 - \$50,000 \$20,001 - \$50,000 \$20,001 - \$50,000 \$30,001 - \$50,000 \$30,001 and over Loan administration fee -\$10,0000 \$100,000 - \$100,000 \$100,000 - \$100	NVA NVA NVA NVA STO One-oeff NVA up to \$2500 (one-off) NVA	5250 per loan \$480 per loan \$880 per loan \$880 per loan \$1.200 per conflictor \$1.200 per conflictor \$1.200 per document \$1.200 per document \$1.200 per loan \$1.200	NVA NVA NVA NVA NVA NVA NVA NVA NVC SSS0.00 one-off NVA	Refer to personal loan above  NIL.  40 (per search)  550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans)
3	BUSINESS &	\$1,001 - \$5,000 \$5,001 - \$1,0000 \$30,001 - \$50,000 \$30,001 - \$50,000 \$30,001 - \$50,000 \$30,001 - \$100,000 \$300,001 - \$100,000 \$300,000 - \$500,000	IWA	\$250 per loan \$480 per loan \$880 per loan \$880 per loan \$1.200 per conflictor \$1.200 per conflictor \$1.200 per loan	NVA NVA 2% of loan sum one off  NVA NVA NVA NVA NVA NVA NVA NVA NVA NV	Refer to personal loan above  NIL 40 (per search) 550 per mortigage (also includes personal Loans) 550 per mortigage (also includes personal Loans) 550 per mortigage (also includes personal Loans) Feder to personal loan above Refer to personal loan above Refer to personal loan above
3	BUSINESS & AGRICULTURE LOAN	\$1,001 - \$5,000 \$5,001 - \$1,0000 \$20,001 - \$50,000 \$30,001 - \$50,000 \$300,001 - \$50,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,000 - \$60,000 \$	IWA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$1,200 per loan \$1,200 per loan \$1,200 per loan \$1,200 per loan \$2,000 per soarch	NVA	Refer to personal loan above  NIL 40 (per search) 550 per mortigage (also includes personal Loans) 550 per mortigage (also includes personal Loans) 550 per mortigage (also includes personal Loans) Feder to personal loan above Refer to personal loan above
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		\$1,001 - \$5,000 \$5,001 - \$5,0000 \$5,000 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,000,005 - \$1,00,000 \$5,000,005 - \$1,00,000 \$5,000,005 - \$1,00,000 \$6,000 - \$1,000 \$6,000 - \$1,0	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$580 per loan \$57 200 per loan \$57	NVA	Refer to personal loan above  MIL 40 (ger search) 40 (ger search) 550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) Refer to personal loan above Refer to personal loan above  Refer to personal loan above  8100 (loan up to \$2000)  \$100 (loan up to \$2000)
	AGRICULTURE LOAN	\$1,001 - \$5,000 \$2,0001 - \$50,000 \$20,001 - \$50,000 \$30,001 - \$50,000 \$30,001 - \$50,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$600,000 \$4	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$580 per loan \$57 200 per loan	NVA	Refer to personal loan above  All (as search)  40 (per search)  550 per mortigage (also includes personal Loans)  550 per mortigage (also includes personal Loans)  550 per mortigage (also includes personal Loans)  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  8100 (ban up to \$2000)  8100 (ban up to \$2000)  Refer to personal loan above  40 per search  40 per search  9.5% on undrawn loan amount after 90 days
	AGRICULTURE LOAN  Overdraft(Business &	\$1,001 - \$5,000 \$2,00,01 - \$5,0000 \$20,001 - \$5,00,000 \$30,001 - \$5,00,000 \$30,001 - \$6,00,000 \$300,001 - \$6,00,000 \$300,001 - \$6,00,000 \$300,000 - \$6,00,000 \$300,000 - \$6,00,000 \$300,000 - \$6,00,000 \$300,000 - \$6,00,000 \$300,000 - \$6,000 \$300,00	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$1,200 per loan \$10 per certificate \$500 (per soarch) \$500 (per soarch) \$500 (per soarch) \$500 (per loan \$1,000 per lo	NVA	Refer to personal loan above  NIL 40 (per search) 1550 per mortipage (also includes personal Loans) 1560 personal loan above 1560 personal loan above 15100 (loan up to \$2000)  Refer to personal loan above 15100 (loan up to \$2000)  Refer to personal loan above 16100 (loan up to \$2000)  Refer to personal loan above 16100 (loan up to \$2000)
	AGRICULTURE LOAN  Overdraft(Business &	\$1,001 - \$5,000 \$2,0001 - \$50,000 \$20,001 - \$50,000 \$30,001 - \$50,000 \$30,001 - \$50,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$600,000 \$4	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$580 per loan \$57 200 per loan	NVA	Refer to personal loan above  All (as search)  40 (per search)  550 per mortigage (also includes personal Loans)  550 per mortigage (also includes personal Loans)  550 per mortigage (also includes personal Loans)  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  8100 (ban up to \$2000)  8100 (ban up to \$2000)  Refer to personal loan above  40 per search  40 per search  9.5% on undrawn loan amount after 90 days
	AGRICULTURE LOAN  Overdraft(Business &	\$1,001 - \$5,000 \$5,001 - \$5,0000 \$5,000 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,000,001 - \$1,00,000 \$5,000,001 - \$1,00,000 \$5,000,001 - \$1,00,000 \$6,001 - \$1,00,000 \$6,001 - \$1,00,000 \$6,001 - \$1,000 \$	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$580 per loan \$57 200 per loan	NVA	Refer to personal loan above  MIL 40 (ger search) 40 (ger search) 550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) Refer to personal loan above Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  40 per search  40 per search  5200 per loan N/A N/A
	AGRICULTURE LOAN  Overdraft(Business &	\$1,001 - \$5,000 \$2,0001 - \$50,000 \$20,001 - \$50,000 \$30,001 - \$50,000 \$30,001 - \$50,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$500,000 \$300,000 - \$600,000 \$4	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$580 per loan \$57 200 per loan	NVA	Refer to personal loan above  All (as search)  40 (per search)  550 per mortigage (also includes personal Loans)  550 per mortigage (also includes personal Loans)  550 per mortigage (also includes personal Loans)  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  8100 (ban up to \$2000)  8100 (ban up to \$2000)  Refer to personal loan above  40 per search  40 per search  9.5% on undrawn loan amount after 90 days
	AGRICULTURE LOAN  Overdraft(Business &	\$1,001 - \$5,000 \$20,001 - \$50,000 \$20,001 - \$50,000 \$20,001 - \$50,000 \$300,001 - \$50,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,001 - \$60,000 \$300,000 - \$60,000	NVA	\$250 per loan \$480 per loan \$480 per loan \$580 per loan \$1,200 per loan \$1,120 per loan	NVA	Refer to personal loan above  NIL 40 (per search) 1550 per mortigage (also includes personal Loans) 1560 personal loan above 1560 personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)  Refer to personal loan above 1570 (loan up to \$2000)
	AGRICULTURE LOAN  Overdraft(Business &	\$1,001 - \$5,000 \$5,001 - \$5,0000 \$5,000 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,00,001 - \$1,00,000 \$5,000,001 - \$1,00,000 \$5,000,001 - \$1,00,000 \$5,000,001 - \$1,00,000 \$6,001 - \$1,00,000 \$6,001 - \$1,00,000 \$6,001 - \$1,000 \$	NVA	\$250 per loan \$480 per loan \$580 per loan \$580 per loan \$580 per loan \$57 200 per loan	NVA	Refer to personal loan above  MIL 40 (ger search) 40 (ger search) 550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) 550 per mortgage (also includes personal Loans) Refer to personal loan above Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  Refer to personal loan above  40 per search  40 per search  5200 per loan N/A N/A

<sup>| \$100,001</sup> and over | 1.2% per loan | 1.2% per

				ig any of the products/services lis	sted.	
Nο	Products/Services	Description	ANZ TOP(\$)	ES AND CHARGES 1 BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)
.40.		Loan administration fee (charged monthly on limit)	V-7		101 (\$)	2 . 0. (4)
		0 - \$4,999 \$5,000 - \$14,999	N/A N/A	\$40 monthly on limit \$50 monthly on limit	N/A N/A	\$30 \$45 (\$5K - \$20K)
		\$15,000 - \$49,999 \$50,000 - \$99,999	N/A	\$55 monhtly on limit \$65 monthly on limit	N/A N/A	\$60 (\$20K - \$40K) \$75 (\$40K - \$100K)
		\$100,000 - \$499,999	N/A N/A	\$80 monthly on limit	N/A	\$80
		\$500,000 - \$999,999 \$1,000,000 and over	N/A	\$110 monthly on limit \$175 monthly on limit	N/A N/A	\$100 \$150
		Search fee Documentation handling fee(Mortgage preparation only)	\$50	\$50 (per search)	NIL	N/A
		Mortgage Discharge (Handling Fee only)	up to \$200 N/A	\$30 per mortgage NIL	\$300 (one-off)	N/A N/A
		Line fee	<\$5,000 - \$20 monthly	0.5% - 2.0% per annum for overdraft amount	IWA	0.5% - 2.0% per annum for overdraft amount with limit
			\$5,000 - \$20,000 - \$50 monthly \$20,000+ - 0.08% per month	with limit \$10K and above 6 monthly charge (i.e. June and December)	N/A	\$10K and above. 6 monthly charge (i.e. June and December)
		Unapproved excess fees				
		Personal accounts Business acounts	N/A N/A	\$15 charge on day excess occurs	\$15 each transactions	N/A N/A
		Business Term Loan Restructure	N/A	\$15 charge on day excess occurs 50% of establishment fee for existing balance	\$15 each transactions N/A	N/A
		Regal Cheque Account Overdraft (selected customers Up to \$1,000	N/A	\$3 monthly	N/A	N/A
		Over \$1,000 ACA fee	N/A N/A	refer to overdraft adminstration fee (monthly on \$10 monthly	N/A N/A	N/A N/A
		Line fee	N/A	N/A	N/A	N/A
		Loan Variation fee Loan Agreement fee	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5	Credit cards	Join fee: (charge on first statement) Green Card	N/A	\$75	N/A	N/A
		Gold Card	N/A	\$130	N/A	N/A
		Business Card Annual fee in advance: (Annual after year 1)		\$75	N/A	N/A
		Green Card Gold Card		\$75 \$130	N/A N/A	N/A N/A
		Business Card Additional Card fee: (per card per annum)		\$75	N/A	N/A
		Green Card		\$25 \$25	N/A N/A	N/A
		Gold Card Business Card	N/A N/A	\$75	N/A	N/A N/A
		ATM Cash Advance fee Transaction fee	N/A	\$10 per cash advance \$0.25 per transaction	N/A N/A	N/A N/A
		Overseas ATM Cash Advance fee FX conversion fee		2% based on transaction value	IN/A	N/A
		Late payment (a grace period of 5 days I applicable)	N/A	\$10 monthly	N/A	N/A
		Dishonoured payment/Cheque fee Duplicate Statement fee		\$30 per dishonour \$15 per statement	N/A N/A	N/A N/A
		Transaction Verification fee Replacement fee (loss, stolen, damanged card)	N/A N/A	\$15 per transaction NIL	N/A N/A	N/A N/A
		Credit Card overlimit fee Emergency Card Replacement fee	N/A N/A	\$15 monthly NIL	N/A N/A	N/A N/A
6	Electronic Banking	Merchant Pricing		N/A	N/A	N/A
	Services	Merchant Rates Debit Card	0.3% one-off	N/A N/A	N/A N/A	N/A N/A
		Credit Card Establishment fee	4% one-off	N/A N/A	N/A N/A	N/A N/A
		Comm - Where Amex Card is Used to transact from	NIL	N/A	N/A	N/A
		Savings/ Cheque at merchant terminals Card Usage	NIL	N/A	N/A	N/A
		Service fee: On-shore	NIL NIL	N/A N/A	N/A N/A	N/A N/A
-	Letters of Credit	Off shore Establishment Fee	\$10 one-off 1.50%	N/A N/A	N/A N/A	N/A N/A
'	(Documentary LC,	Loan Establishment fee (Loan approval fee)	1% - minimum \$500 one-off			
	Standby LC)		Outward LC    Inward LC - if customers or own bank	N/A	N/A	N/A
			customers -Bank Quarantee			
		Loan administration fee Amendment fee		N/A N/A	N/A N/A	N/A N/A
8	Trade Loan	Loan Establishment fee (Loan approval fee)	1.5% of loan sum one-off		N/A	N/A
		Loan administration fee	\$250 per transaction	The bank's Trade Finance Loan product is as per business term and overdraft fees	N/A	N/A
		Roll Over Amendment fee	\$50 \$50	per busiless term and overtrain fees	N/A N/A	N/A N/A
9	Guarantees	Establishment fee Adminstration fee	1.5% per guarantee 1.5% or minimum \$300 on 6 monthly basis	1.5% per quarantee	one off - 2% of Guarantee Sum	1.5% p.a on amount guarantee
		Auminist dikili lee	-	1.5% per six monthly	1.5% per month	1.5% administration fee charged half yearly in June and December
10	Other Loan fees	Search fee	one-off fee - \$50 \$10 for search of titles, firms, companies, bills	\$11.50 per search	NIL	\$40 one-off
			of sale, crop lien, etc.		IVIL	
		Finance Company Search Mortgage Registration fee (Government fee)	NIL Depend on applicable Government charges	N/A N/A	NIL	NIL Registration Fee - \$26.46
			on apprount obtaining cidiges		for customer's a/c	Discharge Mortgage Fee - \$12.07 paid to Ministry of Land
		Stamping		N/A	for customer's account	and Survey N/A
		Late/Loan arreas fee	\$50 per default	Monthly charged of \$45 on all loans in arrears more than 14 days	20/ or minimum \$2 nor re-th	First warning when repayment is late first time and if continue to be late over 5 working days then a late
					2% or minimum \$2 per month	penalty is charged. Penalty interest rate of 0.5% increase in interest rate until late payment is cleared.
		PPSA (Personal Protection Security Act) - Government	N/A	\$92 (new filing) per customer	N/A	\$92 (new filing) per customer
		fee Switch fees(switching from one products to another or	NIL	\$57.50 (amendments) per customer upon request per application	N/A	\$57.50 (amendments) per customer NIL
		changing interest rates) Portability fee(continue with loan but switch securities)	NIL	upon request per application	N/A	NIL
		Property inspection fee	\$50 one-off	NIL	NIL	NIL
		Valuation & Cyclone Proof Inspection - Construction		Minimum \$50 \$50 per inspection	N/A NIL	N/A NIL
		Photocopy of documents Repayment of Suspension	NIL	NIL	\$1 per copy	N/A
		\$1 - \$200 \$1 - \$500		N/A N/A	N/A N/A	N/A \$80 per transaction
		\$201 - \$400 \$401 - \$600		N/A	N/A	N/A
		\$501 - \$1000	\$100 one off	N/A N/A	N/A N/A	N/A \$110 per transaction
		\$601 - \$800 \$801 and over		N/A N/A	N/A N/A	N/A N/A
		\$1,001 - \$2,000 \$2,001 and over		N/A N/A	N/A N/A	\$200 per transaction \$250 per transaction
		Opinions	NIL NIII	NIL	\$25 per issuance	\$10 per letter support 75% of establishment fee
		Loan Cancellation Insurance	NIL	75% of establishment fee on cancellation	NIL	
						\$60 - Handling fee per policy \$80 - Loan Protection Cover Insurance (LPCI) Annual
		Insurance handling	\$50 one off	\$50 per payment	NIL	Premium \$45 - LPCI Handling Fee (New Loans only)
						\$20 - LPCI Micro Lending Product
		Loan Protection Cover Insurance (LPCI) Micro Lending LPCI	N/A N/A	N/A N/A	N/A N/A	\$80 annual premium \$20
1		LPCI Handling fee		N/A	N/A	\$45

LENDING FEES AND CHARGES 1							
No. Products/Services Description	ANZ TOP(\$)	BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)			
Claim fee - vehicles, house, marine, others		•	•				
up to \$5,000	N/A	N/A	N/A	\$50			
\$5,000 - \$10,000	N/A	N/A	N/A	\$100			
\$10,001 - \$20,000	N/A	N/A	N/A	\$150			
\$20,001 - \$50,000	N/A	N/A	N/A	\$200			
\$50,000 - \$200,000	N/A	N/A	N/A	\$250			
\$200,000 - \$500,000	N/A	N/A	N/A	\$350			
greater than \$500,000	N/A	N/A	N/A	\$450			
Solicitor's fee	N/A	N/A	N/A	varies with solicitors per transaction			
Mortgage Repossession fee (minimum fee)	N/A	N/A	N/A	\$800 per transaction			
House Lock up fee (minimum fee)	N/A	N/A	N/A	\$300 per transaction			
Morto Vehicle (other equipments) Respossesion fee (minimum fee)	N/A	N/A	N/A	\$300 per transaction			
Transfer Lease	N/A	N/A	N/A	\$100 excluding solicitor fee			
Application to Sub Lease	N/A	N/A	N/A	\$100 excluding solicitor fee			
Land Possession Agreement	N/A	N/A	N/A	\$100 excluding solicitor fee			
Salary Assignment	NIL	NIL	NIL	\$1.50 per assignment			
Other assignment i.e. Retirement fund	N/A	\$12 per assignment but free of charge for NRBT assignment	NIL	N/A			
Holding fee(commitment fee)	0.25% monthly	0.5% monthly on the undrawn amount	NIL	0.5% of undrawn loan amount after 90 days			
Transfer of Ownership	N/A	N/A	N/A	\$10 per transfer			
Redraw	N/A	\$20 per application	N/A	N/A			

Red font - changes in this publication

\*\*Tees & charges are expressed in Tongan Pa'anga (T\$)

Indicates the best fees & charges among the commercial banks

NA - means that the bank does not have these products/services available or these fees & charges can be obtained upon request/on application.

NIL - means no fees & charges or no amount is required for the current products/services.

Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of February 2024

Disclaimer: Please note that the fees & charges and interest rates are sourced from the banks' disclosed fees & charges and interest rates and are indicative. You should always check information with the relevant bank before using any of the products/services listed.

		[	Deposit Interest Rates (% p.a.)		
No.	Product & Services	ANZ (%)	BSP(%)	MBF (%)	TDB (%)
(a)	Term Deposits				
(i)	Less than TOP 100,000				
	1 month	0.05%	0.5%	3.25%	Taimi Nounou = 1.0%
	2 months	N/A	0.5%		Taimi Nounou = 1.0%
	3 months	0.35%	0.75%	3.50%	Taimi Nounou = 1.25%
	6 months	0.45%	1.0%	3.75%	Taimi Nounou = 1.5%
	9 months	N/A	1.0%	3.75%	Taimi Nounou = 1.5%
	1 year (12months)	0.50%	1.25%	4.00%	Tupulaki Teemi = 1.5%
	2 years (24months)	0.75%	1.3%	5.50% (15 months)	Tupulaki Teemi = 1.75%
	3 years (36months)	upon request	Anything above 2 years will be on application		Tupulaki Teemi = 1.95%
	4 yeas (48 months)	upon request	On application	N/A	Tupulaki Teemi = 2.0%
	5 years (60months & above)	upon request	On application	N/A	Tupulaki Teemi = 2.5%
(ii)	More than TOP 100,000 < TOP 1,000,000		Interest rate for term deposit amount more than TOP\$200K will be available upon request only	Apply rates above based on term	
	1 - 3 months	Term deposit interest rates are available for	0.5% - 0.75% p.a	N/A	N/A
	4 - 6 months	Retail Banking customers. For interest rates	1.0% p.a	N/A	N/A
	12 months	on term deposits in excess of \$100,000 or	1.25% p.a	N/A	Tupulaki Teemi = 1.5%
	24 months	outside the above terms.	1.3% p.a	N/A	Tupulaki Teemi = 2.0%
	36 months		1.0% on application	N/A	Tupulaki Teemi= 2.5%
	48 months		N/A	N/A	Tupulaki Teemi = 3.0%
	60 months & over		N/A	N/A	removed
(b)	Savings Deposits	I .	1	1.00	
		Pacific Savings Account -Base - 0.05% p.a -Bonus - 0.40% p.a -Bonus interest is earned when you make no withdrawals and deposit \$50 or more (not including credit interest) on or before the last business day of the months, and have a minium balanice of \$50.  Priority Cash Management Account -\$0.54,999.99: 0.10% p.a -\$5,000.59,999.99: 0.25% p.a -\$10,000.\$14,999.99: 0.25% p.a -\$15,000+: 0.40% p.a	-Plus Saver Account	Less than T\$5,000 - 2,75% p.a. flat fee T\$\$K - T\$15K - 4,50% p.a. T\$15K - T\$20K - 4,75% p.a. T\$30K - T\$50K - 5,00% p.a.	1-Tupu Mai (\$25)/Tupu Ange (\$26)/Tupu Lahi (27):  \$0 \times 1,500 = 1.75\%  \$1,501 \times 5,000 = 2.05\%  \$5,001 and above = 2.10\%  *Ngaue Saving Account \$1:  \$100<\\$5,000,000 = 1\%p.a  \$5,000,001 and above = 0.05\%p.a  \$1,000,001 and above = 0.05\%p.a  \$1,000,000 = 1.5\%p.a  \$1,000,000 = 1.5\%p.a  \$5,000,001 and above = 0.05\%p.a  *Kaha'u Savings Account \$6:  \$5,000,001 and above = 0.05\%p.a  \$1,000,001 < \$5,000,000 = 1\%p.a  \$5,000,001 and above = 0.05\%p.a  \$1,000,001 < \$5,000,000 = 1\%p.a  \$5,000,001 and above = 0.05\%p.a  \$1,000,001 < \$5,000,000 = 1\%p.a  \$5,000,001 and above = 0.05\%p.a  *Intaneti Pangike Saving Account \$17:  \$100<\\$5,000,000 = 1\%p.a  \$5,000,001 and above = 0.05\%p.a  *Intaneti Pangike Saving Account \$17:  \$100<\\$5,000,000 = 1.0\%p.a  \$5,000,001 and above = 0.05\%p.a  *Intaneti Pangike Saving Account \$17:  \$100<\\$5,000,000 = 1.0\%p.a  \$5,000,001 and above = 0.05\%p.a  *Personal Cheque Account \$30 = 0.05\%p.a on balances more than \$100

indicates the best rates among the commercial banks
N/A - means that the bank does not have these products available or these interest rates can be obtained upon request/on application.
N/L - means no interest rates for the current products

	,	Lending Interest Rates		
Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
a) Personal Loan	7.1.2 (70)	26. (19)		155 (10)
Educational Purposes	N/A	N/A	N/A	CRR A-C - 5.0% p.a
Secured personal loan	12.4% p.a	12.3% p.a	10.8% p.a	CRR A -10.0% p.a
occured personal loan	12.470 p.u	12.370 p.d	10.070 p.a	CRR B - 11.0% p.a
				CRR C1 - 12.0% p.a
Vehicle is in joint names with Banks	N/A	N/A	N/A	CRR A -14.0% p.a
venice is in joint names with banks	107	1073	1073	CRR B - 15.0% p.a
				CRR C1 - 16.0% p.a
For other purpose and no security (Unsecured	13.4% pa	13.0% p.a	12.5% p.a	CRR A -11.0% p.a
Personal Loan)	10.170 pd	10.070 p.u	12.070 p.d	CRR B - 12.0% p.a
i craonar Edany				CRR C1 - 13.0% p.a
Secured 100% by cash	N/A	N/A	N/A	10.0% p.a
b) Housing Loan	1973	IN/A	IWA	10.070 p.d
Housing Owner Occupied	6.99% pa	7.15% p.a	11.5% p.a	*Refinance Housing & Loan Package - 5% for the
riousing Owner Occupicu	0.77% ра	7.1370 p.d	11.570 p.d	first five years then increase to 6% for the
				remaining term
				*New Housing - owner occupied - 5% for the first
				five years then increase to 6% for the remaining
Investment	N/A	Devenuel Droposty Investment Lean	N/A	CRR A - 8.5% p.a
myestinent	IWA	Personal Property Investment Loan -	DVA	
		7.95% p.a		CRR B - 9.0% p.a
Churchoo	N/A	N/A	NI/A	CRR C1 - 10.0% p.a
Churches	N/A	N/A	N/A	CRR A - 8.0% p.a
				CRR B - 8.5% p.a
				CRR C1 - 9.5% p.a
Business & Industry				
Business	•Trade Loan -9.65% p.a variable rate	*BLR 9.65% p.a + Risk Margin 0-7%	13.50%	N/A
	•Term Loan - 9.15% p.a variable rate			
Property Investment	N/A	9.65% p.a- / + Margin	N/A	CRR A - 4.5% p.a
				CRR B - 6.5% p.a
				CRR C1 - 7.5% p.a
Public Sector	N/A	N/A	N/A	CRR A - 8.0% p.a
				CRR B - 8.5% p.a
				CRR C1 - 9.5% p.a
Tourism	N/A	N/A	N/A	4% for the 1st 5 years and 6% for the remaining
				term. This applied also to loan for tourism Covid-
				19 recovery package
Importer	N/A	Trade Finance' product mostly used by	N/A	CRR A - 8.5% p.a
Importor	1471	Importers at 8.0% p.a		CRR B - 9.0% p.a
		importers at 0.0% p.a		CRR C1 - 10.0% p.a
Services	N/A	N/A	N/A	CRR A - 7.5% p.a
Scivices	1071	1073	1073	CRR B - 8.5% p.a
				CRR C1 - 9.5% p.a
Wholesalers	N/A	N/A	N/A	CRR A - 8.5% p.a
Wildesders	IVA	IVA	N/A	CRR B - 9.5% p.a
				CRR C1 - 10.5% p.a
Retailers	N/A	N/A	N/A	CRR C 1 - 10.5% p.a CRR A - 8.0% p.a
Retailers	IVA	IVA	N/A	CRR B - 9.0% p.a
Manufacturing	N/A	N/A	N/A	CRR C1 - 10.0% p.a CRR A - 8.5% p.a
ivianuracidi iliy	IWA	IWA	IN/A	CRR A - 8.5% p.a CRR B - 9.5% p.a
				CDD C1 10.00/ = a
Transport	N/A	N/A	N/A	CRR C1 - 10.0% p.a CRR A - 10.0% p.a
Hansport	IWA	IWA	IWA	
				CRR B - 11.0% p.a
Madical 9 Doubal	NUA	NI/A	NI/A	CRR C1 - 12.0% p.a
Medical & Dental	N/A	N/A	N/A	CRR A - 8.0% p.a
				CRR B - 8.5% p.a
DUE:	1	DIMETER I AFRI		CRR C1 - 9.5% p.a
SME's	N/A	SMART Business Loan - 15% p.a	N/A	000 4 45
Property Investment	N/A		N/A	CRR A - 6.5 per annum
				CRR B - 7.5 per annum
	ļ	+		CRR C1 - 8.5 per annum
Services	N/A		N/A	CRR A - 7.5 per annum
				CRR B - 8.5 per annum
				CRR C1 - 9.5 per annum
Retailers	N/A		N/A	CRR A - 8.0 per annum
				CRR B - 9.0 per annum
				CRR C1 - 10.0 per annum
Plumbing - Services	N/A		N/A	CRR A - 8.0 per annum
*				CRR B - 8.5 per annum
				CRR C1 - 9.5 per annum
) Overdraft				The por dimen
Overdraft	9.40% p.a variable	BLR 9.65% p.a + margin 0-7%	13.5% p.a	CRR B - 11.5% p.a
Unarranged Overdraft	N/A	18.0% p.a	N/A	CRR A-C - 12.0% p.a
Temporary Overdraft	N/A	18.0% p.a	N/A	CRR A-C - 12.0% p.a CRR A-C - 12.0% p.a
zev.	1971	10.070 p.u	lians.	OTT 77 0 12.070 p.a

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indicates the best rates among the commercial banks

N/A - means that the bank does not have these products available or these interest rates can be obtained upon request/on application.

		Lending Interest Rates		
Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
e) Agriculture-Large Loans				
Cropping	N/A	N/A	N/A	CRR A - 7% p.a
				CRR B - 8% p.a
				CRR C1 - 9% p.a
Equipment	N/A	N/A	N/A	CRR A - 7% p.a
				CRR B - 8% p.a
	****			CRR C1 - 9% p.a
Exporters	N/A	N/A	N/A	CRR A - 7% p.a
				CRR B - 8% p.a
Processing	WA	N/A	N/A	CRR C1 - 9% p.a CRR A - 7% p.a
Flocessing	IV/A	IV/A	IN/A	CRR B - 8% p.a
				CRR C1 - 9% p.a
Services	N/A	N/A	N/A	CRR A - 7% p.a
50111005				CRR B - 8% p.a
				CRR C1 - 9% p.a
Livestock	N/A	N/A	N/A	CRR A - 7% p.a
				CRR B - 8% p.a
				CRR C1 - 9% p.a
Fishing	N/A	N/A	N/A	CRR A - 7% p.a
				CRR B - 8% p.a
				CRR C1 - 9% p.a
Womens Development	N/A	N/A	N/A	CRR A - 7% p.a
				CRR B - 8% p.a
n Productive Sectors				CRR C1 - 9% p.a
,	ALLA	MA	NI/A	AV/A
Micro Lending Product	N/A	N/A	N/A	N/A

KEY:
LPS - Loan Protection Scheme
BLR - Base Lending Rate
CRR - Credit Risk Rating

Red font - changes in this publication
indicates the best rates among the commercial banks

N/A - means that the bank does not have these products available or these interest rates can be obtained upon request/on application.