

FINANCE FEES AND CHARGES

ANZ BUSINESS BANKING
07.2024



Contents

Business Finance

Loan Approval Fee or Limit Approval Fee (as applicable)	3
Credit Facility Fee	5
Loan Administration Charge	7
Renegotiation Fee	8
ANZ Commercial Bills	9
Indemnity/Guarantee Facility	9
ANZ Tailored Commercial Facility	10
Other Fees, Margins, Interest Rates	11
ANZ Asset Finance Fees	19
Loan Securities	21
Other Ways To Transact	22

Business Finance

Loan Approval Fee or Limit Approval Fee (as applicable)

Loan/Facility Type	Amount
<p>ANZ Business Overdraft, ANZ Business Advantage Overdraft[#], ANZ Business Credit Facility[#], ANZ Business Loan[*], ANZ Business Mortgage Loan[#], ANZ Business Saver Loan[#], ANZ Investment Property Loan[#], ANZ Structured Finance, ANZ Commercial Bills and ANZ Indemnity and Guarantees, ANZ Revolving Agri Line[#], ANZ Agri Finance[#]</p> <p>This fee is based on the amount of the business lending facility approved by ANZ at the time the application is made:</p> <ul style="list-style-type: none"> • For a new facility or an increase to an existing facility amount • To convert an existing facility to another lending facility • To change the security provided for a facility (at the customer's request) • To vary the term of a facility or to switch from a variable to a fixed rate or vice versa. 	<p>Subject to negotiation and will be detailed in your Letter of Offer</p>

* Formerly known as ANZ Fully Drawn Advance.

Product no longer available for sale.

Loan/Facility Type	Amount
<p>ANZ Home Loan in a Company Name⁽ⁱ⁾, ANZ Residential Investment Loan in a Company Name⁽ⁱⁱ⁾, ANZ Equity Manager in a Company Name[#] and ANZ Home Equity Loan in a Company Name^{#1}</p> <p>We will not charge a Loan Approval Fee / Facility Approval Fee in respect to the establishment of your new loan / facility.</p>	<p>\$0</p>
<p>Temporary Overdraft Increase</p> <ul style="list-style-type: none"> • Up to \$19,999 • \$20,000 to \$49,999 • \$50,000 and above 	<p>Price on application</p>

- (i) For the purposes of this booklet, unless otherwise specified, ANZ Home Loan in a Company Name (formerly ANZ Business Home Loan) means:
- ANZ Standard Variable Rate Home Loan in a Company Name, or
 - ANZ Fixed Rate Home Loan in a Company Name.
- (ii) For the purposes of this booklet, unless otherwise specified, ANZ Residential Investment Loan in a Company Name (formerly ANZ Business Residential Investment Loan) means:
- ANZ Variable Rate Residential Investment Loan in a Company Name,
 - ANZ Money Saver Residential Investment Loan in a Company Name (no longer offered),
 - ANZ Fixed Rate Residential Investment Loan in a Company Name,
 - ANZ Residential Investment Land Loan in a Company Name, or
 - ANZ Interest-in-Advance Residential Investment Loan in a Company Name.
- 1 ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan
- # Product no longer available for sale.

Credit Facility Fee

The Credit Facility Fee is payable in arrears, except where specified otherwise.

Loan/Facility Type	Amount
<p>ANZ Business Overdraft</p> <p>The Credit Facility Fee on the ANZ Business Overdraft is calculated daily on the facility limit and is as detailed below.</p> <p>This fee is debited to your account:</p> <ul style="list-style-type: none"> • quarterly in arrears by reference to your account opening date, unless otherwise agreed; and • on a pro-rata basis whenever there is a change to the facility limit. <ul style="list-style-type: none"> - Limit of \$9,999 or less - Limit of \$10,000 to \$19,999 - Limit of \$20,000 to \$49,999 - Limit of \$50,000 to \$499,999 - Limit of \$500,000 or more • When drawn under an ANZ Tailored Commercial Facility. 	<p>\$250 p.a.</p> <p>\$400 p.a.</p> <p>\$600 p.a.</p> <p>1.7% of facility limit p.a.</p> <p>Price on application</p> <p>\$0</p>

ANZ Business Advantage Overdraft[#]

The Credit Facility Fee on the ANZ Business Advantage Overdraft is calculated daily on the facility limit and is as detailed below.

This fee is debited to your account:

- **quarterly in arrears** by reference to your account opening date, unless otherwise agreed; and
 - on a pro-rata basis whenever there is a change to the facility limit.
 - Limit of \$9,999 or less
 - Limit of \$10,000 to \$19,999
 - Limit of \$20,000 to \$49,999
 - Limit of \$50,000 or more
- \$250 p.a.
- \$400 p.a.
- \$600 p.a.
- 1.7% of facility limit p.a.

[#] Product no longer available for sale.

Loan/Facility Type	Amount
<p>ANZ Revolving Agri Line[#]</p> <p>The Credit Facility Fee on the ANZ Revolving Agri Line is calculated daily on the facility limit and is as detailed below.</p> <p>This fee is debited to your account:</p> <ul style="list-style-type: none"> • quarterly in arrears by reference to your account opening date, unless otherwise agreed; and • on a pro-rata basis whenever there is a change to the facility limit. <ul style="list-style-type: none"> - Limit of \$250,000 or more 	<p>0.5% of facility limit p.a.</p>
<p>ANZ Business Credit Facility[#]</p> <p>The Credit Facility Fee on the ANZ Business Credit Facility is debited to your account:</p> <ul style="list-style-type: none"> • monthly in arrears by reference to your account opening date, unless otherwise agreed; and • on a pro-rata basis whenever there is a change to your facility limit. 	<p>\$600 p.a.</p>
<p>ANZ Equity Manager in a Company Name[#]</p> <p>The Credit Facility Fee on your ANZ Equity Manager in a Company Name is payable in arrears, every year from the date on which your account was opened.</p> <p>The Credit Facility Fee on your ANZ Equity Manager in a Company Name is calculated on a daily basis by reference to the applicable annual fee divided by 366. The periodical amount payable will be equal to the aggregate of the daily amounts for the relevant cycle.</p> <p>A pro rata amount is payable on each occasion on which your credit limit is changed or we approve a request by you to amend other terms of your facility, and upon expiry or cancellation of your facility, based on the number of days in the cycle up to the relevant event.</p>	<p>\$150 p.a., where the Credit Facility Fee is payable on or before 30 November 2024; and</p> <p>Effective on 1 December 2023: \$350 p.a., where the Credit Facility Fee is payable on or after 1 December 2024.</p>

Product no longer available for sale.

Loan Administration Charge

The Loan Administration Charge is payable in arrears.

Loan/Facility Type	Amount
ANZ Business Saver Loan [#]	\$20 per month
ANZ Home Loan in a Company Name and ANZ Residential Investment Loan in a Company Name We will not charge a monthly Loan Administration Charge for your loan.	\$0 per month
ANZ Business Loan [*]	Price on application
ANZ Business Loan (formerly known as ANZ Business Mortgage Loan)	\$30 per month
ANZ Investment Property Loan[#] <ul style="list-style-type: none"> • Loan approval amount up to \$50,000 • Loan approval amount over \$50,000 	\$100 per quarter Price on application
ANZ Agri Finance [#]	Price on application
ANZ Tailored Commercial Facility	Price on application

* Formerly known as ANZ Fully Drawn Advance.

Product no longer available for sale.

Renegotiation Fee

Loan/Facility Type	Amount
<p>ANZ Business Saver Loan[#] and ANZ Investment Property Loan[#]:</p> <ul style="list-style-type: none"> If no change to loan term, amount or security, and not changing to Interest Only repayments If changing loan term, amount, security or changing to Interest Only repayments 	<p>\$400</p> <p>\$600</p>
<p>ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Equity Manager in a Company Name[#] and ANZ Home Equity Loan in a Company Name^{#1}</p> <ul style="list-style-type: none"> We will not charge a Renegotiation Fee or a further Loan Approval Fee / Facility Approval Fee if we approve an application by you to renegotiate or convert your loan/facility. 	<p>\$0</p>
<p>ANZ Business Loan* and ANZ Business Mortgage Loan[#]</p> <p><i>Renewal of a fixed rate term (no change to security).</i></p> <p><i>This fee is charged at the time a fixed rate loan is renewed for a further fixed rate term and the ability to renew a further fixed rate term was not incorporated into the current Letter of Offer.</i></p>	<p>\$600</p>

* Formerly known as ANZ Fully Drawn Advance.

Product no longer available for sale.

1 ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan.

ANZ Commercial Bills

Fee Type	Amount
<p>Handling Fee</p> <p><i>The Handling Fee is payable on each rollover date.</i></p> <p><i>The Handling Fee includes the establishment of the bill and any new bill series, facilitating rollover of the bill and administration of your bill facility.</i></p>	As detailed in your Letter of Offer
<p>Usage Line Fee</p> <p><i>A percentage of the face value of the bill calculated on the rollover period of the bill and payable on the drawdown date or rollover date (as applicable) for the bill.</i></p>	Price on application
<p>Commitment Fee</p> <p><i>A percentage of the facility limit payable periodically in arrears accruing from the date on which we open your facility in our systems after we are satisfied that all of the conditions precedent referred to in your Letter of Offer and the applicable 'Specific Conditions of Use' booklet have been satisfied.</i></p>	Price on application

Indemnity/Guarantee Facility

Fee Type	Amount
<p>Indemnity Guarantee Fee</p> <p><i>A percentage of the Face Value of the Indemnity/Guarantee payable in advance on the date the Indemnity/Guarantee is issued and periodically thereafter.</i></p>	Price on application
<p>Indemnity/Guarantee Facility Fee</p> <p><i>A percentage of the Facility Limit payable periodically in advance commencing on the date of acceptance of the Letter of Offer.</i></p>	Price on application

ANZ Tailored Commercial Facility

Fee, Premium Type	Amount
<p>Approval Fee</p> <p><i>This fee is based on the ANZ Tailored Commercial Facility Limit approved by ANZ at the time the application is made:</i></p> <ul style="list-style-type: none">• <i>For a new ANZ Tailored Commercial facility or an increase to an existing facility limit</i>• <i>To convert an existing facility to an ANZ Tailored Commercial Facility</i>• <i>To change the security provided for a facility (at the customer's request)</i>• <i>To vary the term of an ANZ Tailored Commercial Facility.</i>	<p>Subject to negotiation and will be detailed in your Letter of Offer</p>
<p>Commitment Fee</p> <p><i>A percentage of the Facility Limit payable periodically in advance commencing on the Commencement Date.</i></p>	<p>Price on application</p>
<p>Interest Rate Risk Management Premium</p> <p><i>May be payable on 'TCF Capped Rate Loans', TCF Range Rate Loans and TCF Optional Fixed Rate Arrangements as described in the ANZ Tailored Commercial Facility Specific Conditions of Use.</i></p>	<p>As quoted and agreed with ANZ</p>

Please also refer to the Loan Administration Charge outlined in this document

Other Fees, Margins, Interest Rates

Fee, Rate or Margin	Loan Type	Amount
Bank Cheques (Australian Dollars Only)	ANZ customers via ANZ Branch Network plus Stamp Duty in South Australia.	\$10

Certificates Supplied

- Certificate of Balance \$15
- Statement of Amount Owing *Payable where a statement of amount owing on a loan account is supplied on your request more frequently than one in any three month period.* \$17.50 for each quarter hour or part
This fee is not applicable to ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Equity Manager in a Company Name[#] and ANZ Home Equity Loan in a Company Name^{#1}.
- Certificate of Interest Paid \$15

Guarantee Administration Fee	ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Equity Manager in a Company Name [#] and ANZ Home Equity Loan in a Company Name ^{#1} <i>We will not charge a Guarantee Administration Fee where a guarantee is taken by us for the purpose of securing your loan / facility.</i>	\$0
------------------------------	---	-----

Product no longer available for sale.

1 ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan.

Fee, Rate or Margin	Loan Type	Amount
Honour Fee	<p>ANZ Overdraft Facility, ANZ Business Advantage Overdraft[#], ANZ Business Credit Facility[#] and ANZ Revolving Agri Line[#]</p> <p><i>Charged for considering a request for an Informal Overdraft where you satisfy ANZ's credit criteria for an Informal Overdraft and, the balance of your Informal Overdraft facility exceeds \$50 at the time of your request or will exceed \$50 after the debit requested has been processed.</i></p>	\$37.70
Late Payment Fee	<p>ANZ Home Loan in a Company Name and ANZ Residential Investment Loan in a Company Name</p> <p><i>Charged monthly where the whole or any part of the loan repayment has been unpaid for 30 days or more. When this fee is charged it must be paid immediately along with the outstanding repayment. The Late Payment Fee does not apply to ANZ Equity Manager in a Company Name[#] or ANZ Home Equity Loan in a Company Name^{#1}.</i></p>	\$20

Product no longer available for sale.

1 ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan.

Fee or Rate	Loan Type / Description	Amount
Late Payment Fee	ANZ Investment Property Loan[#] <i>This fee is payable monthly as described in the ANZ Regulated Finance Conditions of Use booklet.</i>	\$35
Late Payment Fee	ANZ Business Loan (including ANZ Business Loan for Personal Investment), ANZ Business Mortgage Loan[#], ANZ Business Saver Loan[#] and ANZ Agri Finance[#] <i>This fee is payable monthly as described in the ANZ Term Loans Specific Conditions of Use booklet.</i>	\$35

[#] Product no longer available for sale.

1 ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan.

Fee, Rate or Margin	Loan Type	Amount
<p>Locked Rate Fee</p>	<p>ANZ Business Loan - Fixed Rate in Arrears, ANZ Business Loan - Fixed Rate then Variable Rate, ANZ Business Loan for Personal Investment - Fixed Rate in Arrears, ANZ Business Loan for Personal Investment - Fixed Rate then Variable Rate, ANZ Business Mortgage Loan - Fixed Rate in Arrears[#] and ANZ Business Mortgage Loan - Fixed Rate then Variable Rate[#]</p> <p>This fee is payable before or upon the first Drawdown Date of the loan to lock in the interest rate current at the time of application for a loan which is to be drawn down at an approved Drawdown Date in the future. Refunds are not available unless the loan is not approved by ANZ.</p> <p>This feature is only available on loans up to \$500,000 and fixed rate terms of 1 year up to 5 years. The loan must be drawn down within 60 days of the date the Letter of Offer is issued. The percentage value is available on application.</p> <p>This feature is available on the loans listed above in bold.</p>	<p>\$600 plus a % of the loan amount</p>
<p>Forward Start Fee</p>	<p>ANZ Business Loan - Fixed Rate in Arrears, ANZ Business Loan - Fixed Rate then Variable Rate, ANZ Business Loan for Personal Investment - Fixed Rate in Arrears, ANZ Business Loan for Personal Investment - Fixed Rate then Variable Rate</p>	<p>Price on application</p>

Fee, Rate or Margin	Loan Type	Amount
Lock Rate Fee	<p>ANZ Fixed Rate Home Loans in a Company Name, ANZ Fixed Rate Residential Investment Loans in a Company Name, and ANZ Interest-In-Advance Residential Investment Loan in a Company Name</p> <p>The Lock Rate fee will be \$750 for every \$1M of lending (or part thereof).</p> <p>Examples:</p> <ol style="list-style-type: none"> 1) A \$400,000 loan will have a \$750 Lock Rate fee. 2) A \$1,300,000 loan will have a \$1,500 Lock Rate fee. <ul style="list-style-type: none"> • This fee is payable on application to lock in the interest rate current at the time of payment of the Lock Rate Fee for a period of 90 days from when the fee is paid. • The Lock Rate Fee is non-refundable except if the loan application is declined by ANZ. • The lock rate facility is only available for loans with fixed rate terms of 1 to 5 years. 	\$750
Outward Dishonour Fee	<p>ANZ Overdraft Facility, ANZ Business Advantage Overdraft[#], ANZ Business Credit Facility[#] and ANZ Revolving Agri Line[#]</p> <p><i>An Informal Overdraft Assessment Fee is charged for considering a request for an Informal Overdraft where you do not satisfy ANZ's credit criteria for an Informal Overdraft.</i></p>	\$37.70

Product no longer available for sale.

Fee, Rate or Margin	Loan Type	Amount
Informal Overdraft Interest Rate	<i>Debit interest on Informal Overdrafts is charged on the balance of your Informal Overdraft facility.</i>	Overdraft Interest Rate plus 4% p.a.
Overdraft Interest Rate	<p>ANZ Business Overdraft, ANZ Business Advantage Overdraft[#], ANZ Business Credit Facility[#] and ANZ Revolving Agri Line[#]</p> <p><i>Debit interest on Overdrafts (ie. business transaction accounts with a credit limit) is charged on the Overdraft balance at the ANZ Index Rate applicable to your facility, published weekly in the Australian Financial Review, plus a margin as set out in your Letter of Offer.</i></p>	ANZ Index Rate applicable to your facility plus a margin
Progress Payment Fee	<p>ANZ Home Loan in a Company Name and ANZ Residential Investment Loan in a Company Name</p> <p>We will not charge a Progress Payment Fee for any progressively drawn loans.</p>	\$0

Product no longer available for sale.

Fee, Rate or Margin	Loan Type	Amount
Valuation administration Fee	<p>ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name ANZ Equity Manager in a Company Name[#] and ANZ Home Equity Loan in a Company Name^{# 1}</p> <p><i>We will not charge a Valuation Administration Fee for any valuations we undertake on properties relating to the establishment of your loan / facility.</i></p>	\$0
Personal Property Securities Act (PPSA) Registration, Renewal and Amendment Fees	<p><i>A PPSA Fee will be payable at the time when the Personal Property Security interest/s is registered, amended or due to expire and must be renewed. These Government fees can be found at www.ppsr.gov.au and are subject to change, depending on when a registration, amendment or renewal is required.</i></p> <p><i>These fees may be charged multiple times depending on the term of the facilities and the number of registrations, amendments or renewals required.</i></p>	See Government website

Transaction Fees Associated with ANZ Business Credit Facility[#]

Free Cheque or Merchant Deposits	15 per month
---	--------------

Does not include electronic merchant settlements.

Free Transactions

A transaction is any deposit, or withdrawal, or transfer.

13 per month of which 3 can be withdrawals

If ANZ permits you to make a deposit (including a cheque deposit) to or withdrawal from your account in person at the premises of an agent, contractor or service provider of ANZ, that depositor withdrawal is also a Transaction.

Additional Transactions/Cheque or Merchant Deposits Fees	\$5
---	-----

Additional Fees (formerly known as Excess Fees) are only charged on the number of Transactions/Cheque (any deposit, withdrawal, or transfer) or Merchant Deposits made over the free monthly limit. Bank fees, government charges, periodical payments, direct debits, balance enquiries, ANZ Multi Payments and transactions at non-ANZ ATMs are not counted towards the free transaction limit. A service fee may be charged by the non-ANZ ATM. For Cheque or Merchant Deposits, fee applies to each item deposited.

[#] Product no longer available for sale.

¹ ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan.

ANZ Asset Finance Fees

Description	Offer to Hire	Chattel Mortgage	Finance and Novated Lease
Establishment Fee ^{^+} This upfront, one off fee partially covers the administration costs of establishing the loan.	Minimum \$412.50 inc. GST	Minimum \$375	Minimum \$412.50 inc. GST
Administration Charge Payable as part of each scheduled repayment until contract completion.	\$nil	\$5 per month or as otherwise specified in the terms and conditions of your contract	\$5.50 per month inc. GST or as otherwise specified in the terms and conditions of your contract
Early Termination Fee Charged for an early payment or early termination.	<i>The calculation method for determining the amount payable on early payment or early termination varies between products.</i> <i>You can find information about how we calculate Early Termination Fees in your Letter of Offer and/or your Finance Agreement.</i> <i>Before you make an early payment we suggest you contact ANZ to discuss early termination fees applicable to your loan.</i>		
Late Payment Fee Charged when payment is not received within 7 days of the due date. Can be avoided by contacting ANZ to arrange a temporary late payment.	\$38.50 inc. GST	\$35	\$38.50 inc. GST

[^] Additional fees and charges can be incurred during the term of the loan, please refer to the terms and conditions of the contract.

⁺ This fee is only a guide and may vary depending on the complexity of the contract.

Description	Offer to Hire	Chattel Mortgage	Finance and Novated Lease
<p>Administrative Default Fee</p> <p>Charged upon the appointment of an agent to collect any outstanding debt or repossess the asset.</p> <p>The fee is to recoup the administrative cost to ANZ of managing the agent.</p>	<p>\$114.40 inc. GST</p>	<p>\$104</p>	<p>\$114.40 inc. GST</p>

Note: Government fees and charges may apply.

Loan Securities

Fee Type	Amount
Lodgement Fee <ul style="list-style-type: none"> Registration <i>Charge for lodgement for registration of ANZ Mortgages, Discharges of Mortgage, Transfers of Land, Personal Property Security Interests, Assignment or Re-assignment of Life Policies and other documents.</i> Original registration by ANZ <i>With or without notice of intention to register.</i> Re-registration of Personal Property Security Interests <i>Charge for lodgement for registration of Personal Property Security Interests.</i> 	\$160 (per process) & \$160 & \$160 &
Production Fee <i>Production of Certificate of Title and/or other security documents.</i>	\$160 & (per process)
Settlement Fee <i>Sale – surrendering documents and receiving money; or Purchase – payment of money upon receipt of documents.</i>	\$160 &
Search Fee <i>Search of government records eg. Personal Property Securities Register, business names, Certificates of Title, Powers of Attorney, Register of Companies.</i>	\$50 (per search) &
Document Preparation Fee <i>Mortgage over Property, Charge over asset, Corporate or Individual Guarantee Fee applies for each of the above security documents prepared by ANZ, eg. where two Mortgages over Property are prepared, the total Document Preparation Fee is \$400.</i>	\$200 >

& Unless otherwise notified by ANZ, for ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Equity Manager in a Company Name (no longer offered) and ANZ Home Equity Loan in a Company Name (formerly known as ANZ Business Home Equity Loan, no longer offered) this fee will not be charged on establishment.

> Unless otherwise notified by ANZ, fee will be \$0 for ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Equity Manager in a Company Name (no longer offered) and ANZ Home Equity Loan in a Company Name (formerly known as ANZ Business Home Equity Loan, no longer offered).

Fee Type	Amount
Preparation and/or Execution Fee	
• Preparation and/or Execution of Discharge of Mortgage	\$90
• Preparation and/or Execution of Consent to Lease and Deed of Priority	\$90

Other Services

If ANZ deals with, varies or supplements its security documentation to comply with your requirements, ANZ may charge a fee. An estimate of the fee can be provided once your specific requirements have been ascertained.

Other Ways To Transact

Despite any other provision in these terms and conditions, ANZ may permit you to make deposits to or withdrawals from your ANZ account at an agent, contractor or service provider of ANZ. Where such deposits or withdrawals are permitted by ANZ, the time for processing the relevant credits or debits to your account may vary. Limits may also be imposed on the amount or types of deposits or withdrawals that may be made at an agent, contractor or service provider. Details of any processing times and limits will be published on anz.com.au/personal/ways-bank/

This page has been left blank
intentionally

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. AFSL 234527. Australian Credit Licence Number 234527. Item No. 77996 07.2024 WZ144526



anz.com