

Finance Fees and Charges

ANZ BUSINESS BANKING | 05.11



Contents

Business Finance

Loan Approval Fee	3
Credit Facility Fee	4
Loan Administration Charge	5
Renegotiation Fee	6
ANZ Business Select	6
ANZ Commercial Bills	7
Indemnity/Guarantee Facility	7
Other Fees, Margins, Interest Rates	8
ANZ Asset Finance Fee	14
Loan Securities	15

† ANZ Home Loans in a Company Name were formerly known as ANZ Business Home Loans

† ANZ Residential Investment Loans in a Company Name were formerly known as ANZ Business Residential Investment Loans

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

Business Finance

Loan Approval Fee

Loan/Facility Type	Amount
<p>ANZ Business Overdraft, ANZ Business Credit Facility, ANZ Business Loan, ANZ Business Mortgage Loan, ANZ Business Saver 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>
<p>ANZ Residential Investment Loan in a Company Name, ANZ Equity Manager in a Company Name and ANZ Home Loan in a Company Name</p> <p><i>Regardless of amount of facility, this fee partially covers security document preparation, application and loan establishment costs.</i></p>	<p>\$600</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>

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 based on your account opening date; 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	<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>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 based on your account opening date; 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 based on your account opening date; and• on a pro-rata basis whenever there is a change to your facility limit.	<p>\$600 p.a.</p>

Loan/Facility Type	Amount
ANZ Equity Manager in a Company Name	\$150 p.a.
<p>The Credit Facility Fee on your ANZ Equity Manager in a Company Name is debited to your account:</p> <ul style="list-style-type: none"> • annually in arrears based on your account opening date; and • on a pro-rata basis whenever there is a change in your facility limit. 	

Loan Administration Charge

The Loan Administration Charge is payable in arrears.

Loan/Facility Type	Amount
ANZ Money Saver Residential Investment Loan in a Company Name[#] and ANZ Business Saver Loan	\$20 per month
ANZ Fixed Rate Home Loan in a Company Name and ANZ Fixed Rate Residential Investment Loan in a Company Name	\$10 per month
<p>Payable monthly in arrears during the fixed interest rate period, with the first charge being payable one month after the date of advance.</p>	
ANZ Variable Rate Home Loan in a Company Name and ANZ Variable Rate Residential Investment Loan in a Company Name	\$5 per month
ANZ Business Loan*	
• Loan approval amount up to \$50,000	\$100 per quarter
• Loan approval amount over \$50,000	Price on application
ANZ Business Mortgage Loan	\$30 per month
ANZ Agri Finance	Price on application

* Formerly known as ANZ Fully Drawn Advance.

No longer offered

Renegotiation Fee

Loan/Facility Type	Amount
ANZ Residential Investment Loan in a Company Name, ANZ Money Saver Residential Investment Loan in a Company Name[#], ANZ Business Saver Loan, ANZ Home Equity Loan in a Company Name[#], ANZ Equity Manager in a Company Name and ANZ Home Loan in a Company Name:	
<ul style="list-style-type: none">• If no change to loan term, amount or security, and not changing to Interest Only repayments	\$400
<ul style="list-style-type: none">• If changing loan term, amount, security or changing to Interest Only repayments	\$600

ANZ Business Loan* and ANZ Business Mortgage Loan \$600

Renewal of a fixed rate term (no change to security).

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.

* Formerly known as ANZ Fully Drawn Advance.

No longer offered.

ANZ Business Select

Fee Type	Amount
ANZ Business Select Fee	\$145 + GST per quarter payable in advance*

* For full details of the ANZ Business Select Fee and eligibility criteria for ANZ Business Select Benefits, please refer to the ANZ Business Select Terms and Conditions.

ANZ Commercial Bills

Fee Type	Amount
Handling Fee <i>Payable on the Drawdown Date and Rollover Date for the Bill</i>	As detailed in your Letter of Offer
Usage Line Fee <i>A percentage of the Face Value of the Bill calculated on the Rollover Period of the Bill and payable on the Drawdown Date and each Rollover Date for the Bill.</i>	Price on application
Commitment Fee <i>A percentage of the Facility Limit payable periodically in advance commencing on the date of acceptance of the Letter of Offer.</i>	Price on application

Indemnity/Guarantee Facility

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

Other Fees, Margins, Interest Rates

Fee, Rate or Margin	Loan Type	Amount
Bank Cheques (Australian Dollars Only)	<i>ANZ customers via ANZ Branch Network plus Stamp Duty in South Australia.</i>	\$10
Certificates Supplied		
<ul style="list-style-type: none"> • Certificate of Balance 		\$15
<ul style="list-style-type: none"> • Statement of Amount Owing 	<p><i>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.</i></p> <p><i>This fee is not applicable to ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Money Saver Residential Investment Loan in a Company Name#, ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name#.</i></p>	\$17.50 for each quarter hour or part
<ul style="list-style-type: none"> • Certificate of Interest Paid 		\$15
Early Repayment Administration Fee	<p>Applicable to all ANZ Fixed Rate Business Loans</p> <p><i>Only applies to loan agreements made on or after 1 November 1996.</i></p> <p><i>May apply if you fully or partially repay your loan.</i></p> <p><i>This fee is not applicable to ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name.</i></p>	\$300

Fee, Rate or Margin	Loan Type	Amount
Guarantee Administration Fee	<p>ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Money Saver Residential Investment Loan in a Company Name[#], ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name[#]</p> <p><i>A Guarantee Administration Fee may be payable for each guarantee taken by ANZ for the purpose of securing your loan/facility.</i></p> <p><i>This fee is payable on the date of advance or where a change is requested to an existing loan/facility and ANZ requires a guarantee/s be taken, the date the change is effected.</i></p>	\$200
Honour Fee	<p>ANZ Overdraft Facility, 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

No longer offered.

Other Fees, Margins, Interest Rates

Fee, Rate or Margin	Loan Type	Amount
Late Payment Fee	<p>Applicable to ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Money Saver Residential Investment Loan in a Company Name[#], ANZ Equity Manager in a Company Name and ANZ Home Equity 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.</i></p>	\$20
Late Payment Fee <i>Business Loans Only</i>	<p><i>Charged monthly on Business Loans 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 payment.</i></p>	\$35
Locked Rate Fee	<p>ANZ Fixed Rate Business Loans</p> <p><i>This fee is payable, at application, to lock in the interest rate current at the time of application for a loan which is to be drawn down up to 60 days in the future. This feature is available on ANZ Fixed Rate Business Mortgage Loans.</i></p> <p><i>No Loan Approval Fee applies to loans where a Locked Rate Fee is paid. No discounts are permitted. Refunds are not available unless the loan is not approved by ANZ. This facility is only available on loans up to \$500,000 and fixed rate terms of up to 5 years. The percentage value is variable and is available on application.</i></p>	\$600 plus a % of the loan amount

[#] No longer offered.

Fee, Rate or Margin	Loan Type	Amount
Lock Rate Fee	<p>ANZ Fixed Rate Home Loans in a Company Name and ANZ Fixed Rate Residential Investment Loans in a Company Name</p> <ul style="list-style-type: none"> • Payable, at application, to lock in the interest rate at application for a loan to be drawn down up to 90 days in the future. • Standard Loan Approval Fee/Facility Approval Fee/Renegotiation Fee applies • Refunds are not available unless the loan is not approved by ANZ • This facility is only available for loans up to \$1,000,000 and fixed rate terms up to 5 years 	\$750
Outward Dishonour Fee	<p>ANZ Overdraft Facility, 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
Informal Overdraft Interest Rate	<p><i>Debit interest on Informal Overdrafts is charged on the balance of your Informal Overdraft facility.</i></p>	Overdraft Interest Rate plus 4% p.a.

Fee, Rate or Margin	Loan Type	Amount
Overdraft Interest Rate	ANZ Business Overdraft <i>Debit interest on Overdrafts (ie. business transaction accounts with a credit limit) is charged on the Overdraft balance at ANZ's Retail or Business Mortgage Index Rate published weekly in The Australian Financial Review, plus a margin as set out in your Letter of Offer</i>	ANZ Retail Index Rate or Business Mortgage Index Rate plus a margin
Progress Payment Fee	ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name and ANZ Money Saver Residential Investment Loan in a Company Name[#] <i>This is a one-off fee payable on loans which are progressively drawn and is charged at the time of the first progress payment.</i>	\$250
Re-presentation and collection of Dishonoured Cheques	ANZ Overdraft Facility, ANZ Business Credit Facility and ANZ Revolving Agri Line <i>A cheque which has previously been deposited into your account and dishonoured due to lack of funds can be presented again, on a collection basis. ANZ will forward the cheque for payment to be made by the drawer's bank once sufficient funds are available.</i>	\$30
Valuation administration Fee	ANZ Home Loan in a Company Name, ANZ Residential Investment Loan in a Company Name, ANZ Money Saver Residential Investment Loan in a Company Name[#], ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name[#]	\$150

[#] No longer offered.

Fee, Rate or Margin	Loan Type	Amount
Valuation administration Fee	<p><i>A Valuation Administration Fee may be payable for each property to be mortgaged to ANZ as security for your loan or when a request is made for a full or partial discharge of security, a change to, or release of one or more of the guarantors or any other change to the security of your loan.</i></p> <p><i>This fee is payable for administration costs incurred for each valuation / price estimate that is required by ANZ and is payable on the date of advance or when the change is requested.</i></p>	\$150

Transaction Fees Associated with ANZ Business Credit Facility

<p>Free Cheque or Merchant Deposits</p> <p><i>Does not include electronic merchant settlements.</i></p>	15 per month
<p>Free Transactions</p> <p><i>A transaction is any deposit, or withdrawal, or transfer</i></p>	13 per month of which 3 can be withdrawals
<p>Additional Transactions/Cheque or Merchant Deposits Fees</p> <p>Additional Fees (formerly known as Excess Fees) are only charged on the number of Transactions/Cheque 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.</p>	\$5

ANZ Asset Finance Fee

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.	\$350	\$350	\$385 inc. GST
Early Termination Fee Charged for an early payout of the loan.	<i>The calculation method for determining the amount payable on early termination varies between products. Please contact ANZ for product specific calculations.</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.	\$35	\$35	\$38.50 inc. GST
Administrative Default Fee Charged upon the appointment of an agent to collect any outstanding debt or repossess the asset. The fee is to recoup the administrative cost to ANZ of managing the mercantile agent.	\$104	\$104	\$114.40 inc. GST
Additional Statement Fee Charged when a customer requests an additional annual statement.	\$20	\$20	\$20

Note: Government fees and charges may apply.

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.

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, 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 a Bill of Sale <i>Charge for lodgement for registration of Bills of Sale, Crop Liens and Stock Mortgages.</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. Bills of Sale, business names, Certificates of Title, Powers of Attorney, Register of Companies.</i>	\$50 (per search)
Document Preparation Fee <ul style="list-style-type: none"> Mortgage over Property, Lien over Shares, Charge over Term Deposit, Cross Guarantee Mortgage Debenture Charge <i>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 \$250
Preparation and/or Execution Fee <ul style="list-style-type: none"> Preparation and/or Execution of Discharge of Mortgage Preparation and/or Execution of Consent to Lease and Deed of Priority 	\$90 \$90
Other Services <i>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.</i>	

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ's colour blue is a trade mark of ANZ. 77996 05.2011 WZ28950