

Personal Accounts

Accounts	Currencies	Minimum Deposit	Fees
Transactional Account	NZD*	N/A	NZD1.00/Month
	CNY*	N/A	Equivalent NZD1.00/Month
	USD	N/A	Equivalent NZD1.00/Month
	AUD	N/A	Equivalent NZD1.00/Month
	HKD	N/A	Equivalent NZD1.00/Month
	EUR	N/A	Equivalent NZD1.00/Month
Savings Account	Standard Saver	N/A	NZD1.00/Month
	Smart Saver	N/A	No Charge
Term Deposit	NZD	NZD5,000.00	No Charge
	USD	US\$5,000.00	No Charge
	CNY	¥ 25,000.00	No Charge

*For UnionPay dual currency Debit Card holders, we only charge an annual card fee of NZD12.00, we will waive your New Zealand dollar and Renminbi account monthly fees.

Bank Statements*

Availability	Frequency	Fees
Email	Monthly	No Charge

*We may charge a fee for any investigations into any apparent errors, discrepancies and/or unauthorised transactions that have been referred to us.

Unionpay Dual Currency Debit Card (NZD & CNY)

Services	Fees
Annual Fee*	NZD12.00
Reissue Card (Lost/Damaged)	No Charge
Renew Card	No Charge
Reset Password	N/A
Local ATM Balance Enquiry**	No Charge
Local ATM Cash Withdrawal**	No Charge
ATM Balance Enquiry (Mainland China)***	¥ 5.00/Enquiry
ATM Cash Withdrawal (Mainland China)***	¥ 20.00/Withdrawal
ATM Balance Enquiry (Other Countries/Regions)***	NZD1.00/Enquiry
ATM Cash Withdrawal (Other Countries/Regions)***	NZD4.00/Withdrawal
EFTPOS/POS	N/A
Balance Allocation (NZD & CNY)	Real Time Exchange Rate+/-0.0050

*Charged on the second month following the date on which the card is issued

**ATMs with Unionpay logo (ANZ/BNZ/Westpac/Kiwibank/Credit Union)

***ATMs with Unionpay logo

****No cash deposit at any ATM

Unionpay Dual Currency Credit Card (NZD & CNY) & VISA Credit Card

Services	Fees		
	Standard	Gold	Platinum
Annual Fee*	NZD30.00	NZD50.00	NZD120.00
Reissue Card (Lost/Damaged)	NZD5.00	NZD5.00	NZD5.00
Renew Card	No Charge	No Charge	No Charge
Reset Password	No Charge	No Charge	No Charge
Late Repayment Fee	NZD10.00 or CNY ¥ 50.00 Each Time		
Late Repayment Interest Rate**	21.9% Per Annum		
Local ATM Balance Enquiry***	No Charge		
Local ATM Cash Withdrawal***	No Charge		
ATM Balance Enquiry (Mainland China)****	¥ 5.00/Enquiry		
ATM Cash Withdrawal (Mainland China)****	¥ 20.00/Withdrawal		
ATM Balance Enquiry (Other Countries/Regions)****	NZD1.00/Enquiry		
ATM Cash Withdrawal (Other Countries/Regions)****	NZD4.00/Withdrawal		
Overdraft Withdrawal Interest Rate**	21.9% Per Annum		

EFTPOS/POS Transactions	N/A
Over-limit Fee	NZD20.00 or CNY ¥ 100.00 Each Time
VISA Currency Conversion Charge	2.8%

*Charged upon card activation

**Calculated and charged monthly

***ATMs with Unionpay logo (ANZ/BNZ/Westpac/Kiwibank/Credit Union)

****ATMs with Unionpay logo

Transaction Limits For Debit Card & Credit Card

Services	Limits
ATM	NZD2,000.00/Day CNY20,000.00/Day
EFTPOS/POS	Debit Card: NZD20,000.00* Credit: No Greater Than Credit Limit**

*Debit card supports both EFTPOS & Unionpay POS transactions in NZ

**Unionpay credit card supports Unionpay POS only, VISA credit card supports VISA POS only

Payments

Domestic Payment*	
Services	Fees
Standard Payment (NZD)	No Charge
Same-day Cleared Payments (NZD)	NZD25.00/Transaction

NZD inward payment from other local NZ BANKS	No Charge
Electronic Credit Recovery Fee**	NZD25.00/Transaction

* Payments in other currencies may be subject to additional international payment fees.

**A electronic credit recovery fee may be charged when assisting a customer to recover funds incorrectly paid to a third party's account. This fee applies irrespective of whether the funds are successfully recovered.

International Payment (Outward) *	
Currencies/Services	Fees
All Currencies	Counter: NZD25.00/Transaction** Online/Mobile banking: NZD20.00/Transaction
Payments investigation, amendment & cancelation	NZD25.00/Message
International Payment (Inward) *	
Currencies	Fees
NZD	NZD10.00/Transaction
CNY	CNY50.00/Transaction
USD	USD10.00/Transaction
AUD	AUD10.00/Transaction
HKD	HKD60.00/Transaction

EUR	EUR10.00/Transaction
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*Additional correspondent bank charges may apply

**Service fee excluded

Online & Mobile Banking

Services	Fees
Set-up	No Charge
First Token	No Charge
Renew Token(Out of Battery)	No Charge
Reissue Token(Lost/Damaged)	No Charge
Reset Login Password	No Charge
Reset Token Password	No Charge

Home Loan

Services	Fees
Application Fee	NZD500.00 or up to 1% of the loan amount
Early Repayment Administration Fee (applicable on early repayment of fixed-rate loan)	NZD50.00

<p>Discharge or Execution fee</p> <p>We charge this fee to document and complete any other transactions to do with the security we have for your loan, including discharge or release of security. We'll charge this fee when we complete the transaction. We may also charge you a consent fee.</p>	<p>NZD100.00</p>
<p>Re-documentation Fee</p> <p>We charge this fee to assess and document any requests you make to change your loan. This could be because you want to transfer your loan to your family trust or company, or from a joint to single borrower or vice versa. We'll charge this fee when we complete the transaction.</p>	<p>NZD250.00</p>
<p>Top Up Fee</p>	<p>NZD250.00</p>
<p>Tide-over Application / Extension Fee</p>	<p>NZD500.00</p>
<p>Security Transfer</p> <p>We charge this fee to</p>	<p>NZD250.00</p>

<p>assess and document any requests you make to change the security we have for your loan. This could be because you've sold the property and are buying something else.</p> <p>We'll charge this fee when we complete the transaction.</p>	
<p>Default Notice Fee</p> <p>We charge this fee if we prepare and send you a default notice for your loan under the Property Law Act 2007. We prepare these notices to require you to repay some or all of the amounts you owe us because you've breached your loan agreement with us, or another agreement with us. If we've had this notice prepared by a solicitor, then you must also meet our solicitor's costs in preparing the notice, as well as our Default Notice Fee.</p>	<p>NZD175.00</p>
<p>Default Rate</p>	<p>15% per annum above the highest interest rate applicable to any part of your Loan at the time that interest at the default rate is charged</p>
<p>Additional Documents</p>	<p>NZD10.00 per document</p>

Fee	
<p>Consent Fee: We charge this fee to process requests to do with security we have for your loan. We'll charge this fee when we complete the transaction. We may also charge you a discharge or execution fee.</p>	<p>NZD40.00</p>
<p>Additional Statement Copy</p>	<p>NZD20.00</p>

✧ Please note our fees are regularly reviewed and may change or vary from time to time.