

# Fees and Charges

## Effective 23<sup>th</sup> December 2022

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

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## ❖ Personal accounts

### 1. Monthly Maintenance Fee

| Accounts            | Currency | Minimum Deposit | Fees  |
|---------------------|----------|-----------------|---|
| Transaction Account | NZD*     | N/A             | NZ\$1.00  |
|                     | CNY*     | N/A             | Equivalent NZ\$1.00 per month                             |
|                     | USD      | N/A             | Equivalent NZ\$1.00 per month                             |
|                     | AUD      | N/A             | Equivalent NZ\$1.00 per month                             |
|                     | HKD      | N/A             | Equivalent NZ\$1.00 per month                             |
|                     | EUR      | N/A             | Equivalent NZ\$1.00 per month                             |
| Savings Account     | NZD      | N/A             | Standard Savings: NZ\$1.00 per month<br>Smart Saver: Free |
| Term Deposit        | NZD      | NZ\$5,000.00    | Free  |
|                     | USD      | US\$5,000.00    | Free  |
|                     | CNY      | CN¥5,000.00     | Free  |

\*Monthly maintenance fees for NZD & CNY are waived when a Unionpay debit card is linked.

### 2. Bank Statement or Certificate

| Availability                               | Frequency | Fees  |
|--|-----------|---|
| Email Bank Statement                       | Monthly   | Free  |
| Hard copy of Bank Statement or Certificate | N/A       | NZ\$5.00 per copy   |
| Transaction Enquiry                        | N/A       | NZ\$15 Per transaction (transaction enquiry within 6 month is free) |

## ❖ Personal Bank Card

### 1. Personal Unionpay Dual Currency Debit Card (NZD & CNY)

| Services                                       | Fees                               |
|--|------------------------------------|
| Annual Fee                                     | NZ\$12.00                          |
| Reissue Card (Lost/Damaged)                    | NZ\$5.00                           |
| Renew Card                                     | Free                               |
| Reset Password                                 | Free                               |
| Local ATM Balance Enquiry*                     | Free                               |
| Local ATM Cash Withdrawal*                     | Free                               |
| ATM Balance Enquiry (Mainland China)*          | CN¥5.00 per enquiry                |
| ATM Cash Withdrawal (Mainland China)*          | CN¥20.00 per withdrawal            |
| ATM Balance Enquiry (Other Countries/Regions)* | NZ\$1.00 per enquiry               |
| ATM Cash Withdrawal (Other Countries/Regions)* | NZ\$4.00 per withdrawal            |
| EFTPOS/POS                                     | Free                               |
| Balance Allocation (NZD/CNY)                   | Real Time Exchange Rate +/- 0.0050 |

\*Service available ATMs with Unionpay logo only

Note: No cash deposit at any ATM

## 2. Personal Unionpay Dual Currency Credit Card (NZD & CNY)

| Services                         | Fees                            |           |           |
|----------------------------------|---------------------------------|-----------|-----------|
|                                  | Classic                         | Gold      | Platinum  |
| Annual Fee                       | NZ\$30.00                       | NZ\$50.00 | NZ\$80.00 |
| Reissue Card (Lost/Damaged)      | NZ\$5.00                        | NZ\$5.00  | NZ\$5.00  |
| Renew Card                       | Free                            | Free      | Free      |
| Reset Password                   | Free                            | Free      | Free      |
| Late Repayment                   | NZ\$10.00 or CN¥50.00 each time |           |           |
| Late Repayment Interest Rate*    | 21.9% p.a.                      |           |           |
| ATM Enquiry & Cash Withdrawal    | Same As Unionpay Debit Card     |           |           |
| Cash Overdraft Interest Rate*    | 21.9% p.a.                      |           |           |
| EFTPOS/POS Transactions          | Free                            |           |           |
| Overseas Currency Conversion Fee | 1.0% (exclude Mainland China)   |           |           |
| Statement copy                   | NZ\$5.00                        | NZ\$5.00  | Free      |
| Voucher copy                     | NZ\$25.00                       | NZ\$25.00 | Free      |

\*Calculated and charged monthly

## 3. Transaction Limits For Personal Debit Card & Credit Card

| Services     | Limits  |
|--------------|---|
| ATM          | NZ\$2,000.00 per day<br>Debit Card: CN¥20,000.00 per day<br>Credit Card: CN¥10,000.00 per day |
| EFTPOS/POS** | Debit Card: NZ\$20,000.00*  |

\*Debit card supports both EFTPOS & Unionpay POS transactions in New Zealand

\*\*Unionpay credit card supports Unionpay POS only

❖ **Personal Online banking**

| Services                     | Fees                |
|------------------------------|---------------------|
| Set-up                       | Free                |
| First Token                  | Free                |
| Reissue Token (Lost/Damaged) | NZ\$10.00 per token |
| Reset Token Password         | Free                |
| Reset Login Password         | Free                |

❖ **Corporate accounts**

1. Monthly Maintenance fee

| Accounts        | Currencies | Minimum Deposit  | Fees                |
|-----------------|------------|------------------|---------------------|
| Savings Account | NZD        | As per agreement | NZ\$10.00 per month |

2. Bank Statement or Certificate

| Availability                                  | Frequency | Fees   |
|---|-----------|--|
| Email Bank Statement                          | Monthly   | Free   |
| Hard copy of Bank Statement                   | N/A       | NZ\$5.00 per copy  |
| Certificate of account information or details | N/A       | NZ\$20.00 per copy   |
| Auditor's confirmation                        | N/A       | NZ\$50.00 per account  |
| Transaction enquiry                           | N/A       | NZ\$15 per transaction<br>(transaction enquiry within 6 month is free) |

❖ **Corporate Online banking Service**

| Services                     | Fees                |
|------------------------------|---------------------|
| Set-up                       | Free                |
| First Token                  | Free                |
| Reissue Token (Lost/Damaged) | NZ\$10.00 per token |
| Reset Token Password         | Free                |
| Reset Login Password         | Free                |
| Token Delivery               | Actual courier fee  |

## ❖ Payment service fees

### 1. International Payment

| International Payment (Outward) *      |  |
|--|--|
| Currencies/Services                    | Fees   |
| All Currencies                         | Counter: NZ\$25.00 per transaction<br>Online/Mobile banking: NZ\$20.00 per transaction |
| International Payment (Inward)         |  |
| Currencies                             | Fees   |
| NZD                                    | NZ\$10.00 per transaction  |
| CNY                                    | CN¥50.00 per transaction   |
| USD                                    | US\$10.00 per transaction  |
| AUD                                    | AU\$10.00 per transaction  |
| HKD                                    | HK\$60.00 per transaction  |
| EUR                                    | EU€10.00 per transaction   |
| NZD Payment Redirect to Other Banks    | NZ\$23.00 per transaction  |
| Payment Trace/Amendments/Cancellation  |  |
| Services                               | Fees   |
| Payment Enquiry/Amendment/Cancellation | NZ\$25 per transaction*  |

\*Correspondent bank charge may apply, and for payment cancellation, the fee applies irrespective of whether the funds are successfully returned.



## 2. NZD Domestic Payment

| NZD Domestic Payment                            |  |
|---|--|
| Services  | Fees   |
| Same Day Clear (NZD)                            | Corporate online banking: NZ\$5.00 per transaction<br>Staff-assisted: NZ\$25.00 per transaction* |
| Standard Payment (NZD)                          | Online: Free<br>Staff-assisted: NZ\$5.00 per transaction*  |
| AP/BP/DD Establishment and Amendment            | Online: Free<br>Staff-assisted: NZ\$5.00 per transaction*  |
| Payment Trace/Amendments/Cancellation/Retrieval |  |
| Services  | Fees   |
| Payment Trace/Amendments/Retrieval              | NZ\$25 per transaction**   |

\*Staff-assisted transactions include transactions handled by our staff for you, including at our branch or by email.

\*\*Credit retrieval fee may be charged when assisting a customer to recover funds incorrectly paid by the customer to a third party's account. This fee applies irrespective of whether the funds are successfully recovered from the recipient of the payment.

## ❖ Home Loan

| Services                           | Fees   |
|------------------------------------|--|
| Application Fee                    | NZ\$400.00   |
| Early Repayment Administration Fee | NZ\$40.00<br>We may charge an Early Repayment Administration Fee if you choose to repay or restructure your Fixed Rate Home Loan during your fixed rate period.  |
| Early Repayment Charge             | Variable - depending on loss incurred at the time of early repayment. For more information, please refer to ICBC General Home Loan Terms and Conditions.   |
| Discharge or Execution Fee         | NZ\$100.00<br>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.  |
| Re-documentation Fee               | NZ\$60.00<br>We charge this fee to assess and document any requests you make to change your loan documents.  |
| Top Up Fee                         | NZ\$200.00   |
| Consent Fee                        | NZ\$100.00<br>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.   |
| Alteration to Security Fee         | NZ\$80.00<br>We charge this fee to assess and document any requests you make to change the security we have for your loan.   |
| Default Notice Fee                 | NZ\$50.00<br>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. |

Default Rate

Default rate equivalent to your current interest rate plus 5% per annum will apply to the loan arrears.