



Fees and Charges

Effective 11st September 2025

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	Free
	CNY*	N/A	Free
	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: Free Smart Saver: Free
Term Deposit	NZD	NZ\$5,000.00	Free
	USD	US\$5,000.00	Free
	CNY	CN¥5,000.00	Free

2. Bank Statement or Certificate

Availability	Frequency	Fees
Email Bank Statement	Monthly	Free
Extra Copy of Bank Statement	N/A	NZ\$5.00 per copy
Certificate of account information or details	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**	Free
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

*Service available at ATMs with UnionPay logo only

**Effective from your next fee due date

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 Debit Card: CN¥20,000.00 per day Credit Card: CN¥10,000.00 per day
EFTPOS/ POS**	Debit Card: NZ\$10,000.00 per day*

*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)	Free
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
Extra 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 (transaction enquiry within 6 month is free)

❖ **Corporate 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
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 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 Staff-assisted: NZ\$25.00 per transaction*
Standard Payment (NZD)	Online: Free Staff-assisted: NZ\$5.00 per transaction*
AP/BP/DD Establishment and Amendment	Online: Free 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 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 any loss that the bank may incur at the time of early repayment or loan restructuring. For more information, please refer to ICBC General Home Loan Terms and Conditions.
Discharge or Execution Fee	NZ\$100.00 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 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 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 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 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.
Additional Copy of Loan Statement	NZ\$5.00 per copy

❖ Personal Secured Loan

Services	Fees
Application Fee	2% of total lending per application
Other fees	Except for the above application fee, other fees will be charged as same as the home loan fees. Refer to the home loan section for the other fees and charges details.