

# Account Fees and Interest Rates

## Current as at 03 April 2017

STANDARD FEES	
Monthly base or account management fee <sup>1</sup>	\$22.50
Manual transactions <sup>2</sup>	-
Electronic transactions <sup>3</sup>	-
Service fees	Refer to the service fees section of the <a href="#">Personal Account, Service and Facility Fees brochure</a> or to <a href="http://bnz.co.nz">bnz.co.nz</a> for the applicable service fees
INTEREST RATES <sup>4</sup>	
Credit interest rates (% p.a.)	0.10%
Credit interest rates (% p.a.)	13.15% + Margin*
Unarranged overdraft interest rate (% p.a.)	13.15% + Margin*
Private bank secured line of credit interest rate (% p.a.)	Refer to the bnz's floating interest rates for standard housing loans on <a href="http://bnz.co.nz">bnz.co.nz</a> for the most up to date rates
UNSECURED LINE OF CREDIT OVERDRAFT FEES	
Establishment fee <sup>5</sup>	\$30
Monthly facility fee	No charge
Monthly unarranged overdraft fee	No charge
OTHER APPLICABLE FEES	

Refer to the security/loan documentation fees and home loan service fees sections of the [Personal Account, Service and Facility Fees brochure](#) or to [bnz.co.nz](http://bnz.co.nz) for other applicable security/loan documentation fees or home loan service fees

Find out more [bnz.co.nz/privatebank](http://bnz.co.nz/privatebank) > 0800 477 077

\* Arranged Overdraft Margin on application subject to BNZ lending criteria. If you go into unarranged overdraft, including if you go over your arranged overdraft limit, interest at the applicable Overdraft Base Rate (as indicated above) plus a margin of 7.00% p.a. also applies to the debit balance.

Fees and Interest rates are subject to change. Lending criteria, terms and fees apply. Establishment or redocumentation fees may apply. A Low Equity interest rate premium may apply. Not for business purposes or packaged offers.

1. Fees are charged monthly, 6 monthly or annually on the last business day of each charge month based on the period between the last business day of the previous charge month and the second to last day of the current charge month, inclusive. 2. Cheque, Store and Staff Assisted transactions. Service fees may apply. 3. Internet, Electronic (including EFTPOS, direct debits, Telephone Banking, Automatic Payments) and self-service. Payments into your account from other parties by way of BNZ Internet Banking, Automatic Payment or ATM are classed as Electronic Transactions. 4. Interest is calculated daily and paid monthly. 5. Payable on establishment of facility.