



# Business and Agribusiness

Account and service fees

24 February 2026

# Account fees

Account fees are subject to change. Where applicable, account fees are in addition to all service and facility fees. For fee information on other products, contact us or see [bnz.co.nz/businessratesandfees](https://bnz.co.nz/businessratesandfees)

## Transaction accounts

Charges	Business First Transact <sup>1</sup>
<b>Monthly base or account fee<sup>2</sup></b> Service and facility fees may apply.	No charge
<b>Electronic transaction fee</b> Automatic payments, bill payments, direct credits, direct debits, funds transfers, same-day cleared payments, ATM and EFTPOS transactions. Service, account, and facility fees may also apply.	No charge
<b>Manual transaction fee</b> Staff assisted and BNZ Direct Cash transactions. Service, account, and facility fees may also apply.	No charge
<b>Overdraft facility fee<sup>3,4,5,6</sup></b>	0.15% per Bank Month Minimum \$5.00
<b>Unarranged overdraft fee<sup>3,4</sup></b>	0.15% per Bank Month Minimum \$5.00

BNZ standard terms and conditions apply. See [bnz.co.nz/standardterms](https://bnz.co.nz/standardterms)

1. This product is generally only available for small and medium enterprises with everyday business banking needs and turnover less than \$5m per annum. Other eligibility criteria may apply. To check if you meet the eligibility criteria and if this product is suitable for your needs, please contact us.
2. Fees and interest rates are subject to change. Fees and interest are payable on both arranged and unarranged overdrafts. Service fees may apply – please refer to page 6-8 of this fees guide. Fees are charged on the first day of each Bank Month for the previous Bank Month. A Bank Month is different to a calendar month. Each Bank Month ends on the second to last Business Day of a calendar month, and the next Bank Month starts the following calendar day. See [bnz.co.nz/bankmonth](https://bnz.co.nz/bankmonth)
3. Payable monthly in arrears on an arranged overdraft. Calculated on your overdraft limit or actual amount outstanding - whichever is greater. You also pay interest at the Bank's applicable business overdraft rate plus a margin on the amount outstanding up to your arranged overdraft limit. Your margin and applicable base rate are stated in your facility agreement. An excess rate applies to amounts that exceed your overdraft limit. This is our Business overdraft base rate plus 10.00% p.a. Interest is calculated daily and payable monthly.
4. Payable monthly in arrears on amounts that overdraw your account without an arranged overdraft in place. You also pay interest at an unarranged overdraft rate. This is the Bank's Business overdraft base rate plus 10.00% p.a., calculated daily and payable monthly.
5. Applies to all accounts in a 'Group Set Off' arrangement.
6. Overdraft Establishment Fee payable on establishment of an arranged overdraft or temporary overdraft. The fee will be disclosed in your overdraft facility agreement or confirmation we provide to you.

## Account fees continued

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Other transaction accounts	Current Account with Market Connect overdraft	Current Account	Solicitor Nominated Trust Account <sup>1</sup>
Charges	Minimum overdraft limit \$500,000		
<b>Monthly base or account fee<sup>2</sup></b> Service and facility fees may apply.	\$3.50	\$3.50	No charge
<b>Electronic transaction fee<sup>3</sup></b> Automatic payments, bill payments, direct credits, direct debits, funds transfers, same-day cleared payments, ATM and EFTPOS transactions. Service, account, and facility fees may also apply.	\$0.20	\$0.20	No charge
<b>Manual transaction fee<sup>3</sup></b> Staff assisted and BNZ Direct Cash transactions. Service, account, and facility fees may also apply.	\$1.00	\$1.00	No charge
<b>Overdraft facility fee<sup>4,5,6</sup></b>	0.10% per Bank Month Minimum \$5.00	0.15% per Bank Month Minimum \$5.00	Not available
<b>Unarranged overdraft fee<sup>5</sup></b>	0.10% per Bank Month <sup>7</sup> Minimum \$5.00	0.15% per Bank Month <sup>8</sup> Minimum \$5.00	Not applicable

## Savings accounts

Charges	Business First OnCall <sup>9</sup>	Rapid Save
<b>Monthly base or account fee<sup>2</sup></b> Service and facility fees may apply.	No charge	No charge
<b>Withdrawals and deposits fees</b>	No transaction fees apply	One free withdrawal each Bank Month, <sup>2</sup> after that each withdrawal costs \$3.00 <sup>10</sup>
<b>Unarranged overdraft fee<sup>11</sup></b>	\$5.00 per Bank Month <sup>12</sup>	\$4.00 per Bank Month <sup>13</sup>

BNZ standard terms and conditions apply. See [bnz.co.nz/standardterms](https://bnz.co.nz/standardterms)

- This product is available only to eligible lawyers and conveyancing practitioners in accordance with the Lawyers and Conveyancers Act 2006.
- Fees and interest rates are subject to change. Fees and interest are payable on both arranged and unarranged overdrafts. Service fees may apply – please refer to page 6–8 of this fees guide. Fees are charged on the first day of each Bank Month for the previous Bank Month. A Bank Month is different to a calendar month. Each Bank Month ends on the second to last Business Day of a calendar month, and the next Bank Month starts the following calendar day. See [bnz.co.nz/bankmonth](https://bnz.co.nz/bankmonth)
- If you ask us to change your account to a Current Account – with or without a Market Connect overdraft – this fee also applies to transactions on the day of switching and any non-business days prior.
- Applies to all accounts in a 'Group Set Off' arrangement.
- Payable monthly in arrears on an arranged or unarranged overdraft. Calculated on the overdraft limit or actual overdraft utilised, whichever is the greater. You also pay interest at the Bank's applicable business overdraft rate plus a margin on the overdrawn amount (up to your arranged overdraft limit) as set out in your overdraft facility letter.
- Overdraft Establishment Fee payable on establishment of an arranged overdraft or temporary overdraft. The fee will be disclosed in your overdraft facility agreement or confirmation we provide to you.
- If you go into unarranged overdraft (including if you go over your arranged overdraft limit), interest at the Bank's Market Connect base rate plus 8.00% p.a. (unless we advise you otherwise) also applies to the debit balance, calculated daily and payable monthly.
- If you go into unarranged overdraft (including if you go over your arranged overdraft limit), interest at the Bank's Business overdraft base rate plus 10.00% p.a. (unless we advise you otherwise) also applies to the debit balance, calculated daily and payable monthly.
- As the Business First OnCall product is not primarily a transaction account, we recommend that you do not use this account for regular payments like automatic payments or direct debits from a different account.
- \$3 withdrawal fee applies to each withdrawal after the first withdrawal, within each Bank Month. A withdrawal includes transferring your money from your Rapid Save account to one of your other BNZ accounts, but does not include transferring money to a BNZ term deposit or BNZ Term PIE. If you ask us to change your account to a Rapid Save, this fee also applies to withdrawals on the day of switching and any non-business days prior.
- Savings accounts are not eligible for arranged overdraft facilities. If you are considering an overdraft, please contact us to discuss which product options will meet your needs.
- If you go into unarranged overdraft, interest at the Bank's Business Overdraft Base Rate plus 10.00% p.a. (unless we advise you otherwise) also applies to the debit balance, calculated daily and payable monthly.
- If you go into unarranged overdraft, interest at the Bank's Personal Overdraft Base Rate plus 10.00% p.a. (unless we advise you otherwise) also applies to the debit balance, calculated daily and payable monthly. The unarranged overdraft fee is charged when there is no arranged overdraft in place when the account is over \$20 in debit and is payable monthly in arrears. Interest is still payable for unarranged overdrafts below \$20. The unarranged overdraft fee is not applied if your account is no longer overdrawn by 11.45pm the following day.

## Account fees continued

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### Transaction accounts no longer on sale

Charges	Total Money	Non-Profit Organisation <sup>1</sup>
<b>Monthly base or account fee<sup>2</sup></b> Service and facility fees may apply.	\$10.00 – for up to 50 accounts	No charge
<b>Electronic transaction fee</b> Automatic payments, bill payments, direct credits, direct debits, funds transfers, same-day cleared payments, ATM and EFTPOS transactions. Service, account, and facility fees may also apply.	No charge	No charge
<b>Manual transaction fee</b> Staff assisted and BNZ Direct Cash transactions. Service, account, and facility fees may also apply.	No charge	No charge
<b>Overdraft facility fee<sup>3,4,5,6</sup></b>	0.15% per Bank Month Minimum \$5.00	0.15% per Bank Month Minimum \$5.00
<b>Unarranged overdraft fee<sup>3,4</sup></b>	0.15% per Bank Month Minimum \$5.00	0.15% per Bank Month Minimum \$5.00

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1. Non-Profit Organisation accounts are available to any charity, association, or organisation that returns any profit, property, or benefit to the wider community and not to any individual member or members.
2. Fees and interest rates are subject to change. Fees and interest are payable on both arranged and unarranged overdrafts. Service fees may apply – please refer to page 6–8 of this fees guide. Fees are charged on the first day of each Bank Month for the previous Bank Month. A Bank Month is different to a calendar month. Each Bank Month ends on the second to last Business Day of a calendar month, and the next Bank Month starts the following calendar day. See [bnz.co.nz/bankmonth](https://bnz.co.nz/bankmonth)
3. Payable monthly in arrears on an arranged overdraft. Calculated on your overdraft limit or actual amount outstanding - whichever is greater. You also pay interest at the Bank's applicable business overdraft rate plus a margin on the amount outstanding up to your arranged overdraft limit. Your margin and applicable base rate are stated in your facility agreement. An excess rate applies to amounts that exceed your overdraft limit. This is our Business overdraft base rate plus 10.00% p.a. Interest is calculated daily and payable monthly.
4. Payable monthly in arrears on amounts that overdraw your account without an arranged overdraft in place. You also pay interest at an unarranged overdraft rate. This is the Bank's Business overdraft base rate plus 10.00% p.a., calculated daily and payable monthly.
5. Applies to all accounts in a 'Group Set Off' arrangement.
6. Overdraft Establishment Fee payable on establishment of an arranged overdraft or temporary overdraft. The fee will be disclosed in your overdraft facility agreement or confirmation we provide to you.

## Account fees continued

Account fees are subject to change. Where applicable, account fees are in addition to all service and facility fees. For fee information on other products, contact us or see [bnz.co.nz/businessratesandfees](https://bnz.co.nz/businessratesandfees)

### Foreign currency account fee and rebate levels

Country	Currency	Monthly maintenance fee <sup>1</sup>	Rebate Level <sup>2</sup>
United States	USD	6.50	65,000
Australia	AUD	13.00	125,000
Great Britain	GBP	5.00	45,000
Euro	EUR	7.50	74,000
Japan	JPY	850	8,500,000
Canada	CAD	10.50	102,000
Hong Kong	HKD	50.00	500,000
Singapore	SGD	12.00	120,000
Switzerland	CHF	11.00	110,000
South Africa	ZAR	71.00	710,000
India	INR	312.00	3,120,000
Thailand	THB	280.00	2,800,000
Sweden	SEK	67.00	670,000
Norway	NOK	57.00	570,000
Denmark	DKK	55.00	550,000
Samoa	WST	24.00	240,000

1. Fees are charged in the foreign currency. Fees are charged on the last Business Day of each calendar month, and are based on the period from and including the last Business Day of the previous calendar month to and including the second to last Business Day of the current calendar month.
2. Rebates are in the foreign currency. This is the average daily account balance required in order to qualify for a rebate on the monthly maintenance fee.

## Account fees continued

Account fees are subject to change. Where applicable, account fees are in addition to all service fees. For further details relating to fees and interest rates, see the terms and conditions applying to the use of your credit card or see [bnz.co.nz/businesscards](https://bnz.co.nz/businesscards)

### Business credit cards

Charges	Business First Lite Visa	Purchasing card	BNZ Advantage Visa Business
<b>Card fees</b>	\$5.00 per card per month	\$2.00 per card per month	\$50.00 half yearly <sup>1</sup> \$10 half yearly <sup>1</sup> additional cardholder
<b>Cash advance fees<sup>2</sup></b> per advance			
NZ BNZ ATM and electronic cash advances	\$1.00	\$1.00	\$1.00
NZ non-BNZ ATM cash advances	\$2.00	\$2.00	\$2.00
NZ over the counter	\$5.00	\$5.00	\$5.00
Overseas, ATM, or staff assisted – Overseas retailers, ATM operators, and financial institutions may charge fees	No charge	No charge	No charge
<b>Statement copy fee</b> per statement	\$1.50	\$1.50	\$1.50
<b>Over limit fee</b> If you're over your credit limit, you may be charged an over limit fee on each statement until your account is back within its limit	\$20.00 per statement	No charge	\$20.00 per statement
<b>Late payment fee</b> If you miss making payments of the required amount by the due date, you may be charged a late payment fee	\$15.00	No charge	\$15.00
<b>Card replacement fee</b>	No charge – courier charge may apply		
<b>Foreign currency service fee</b>	<p>This is 2.25% of the New Zealand dollar value of every foreign currency transaction, as defined in the relevant Business Credit Card Terms and Conditions.</p> <p>There are some foreign currency transactions on which the Bank does not charge a foreign currency service fee. For more information, see the relevant Terms and Conditions or the Rates and Fees page at <a href="https://bnz.co.nz/businesscards">bnz.co.nz/businesscards</a></p> <p>The converted amount of your Foreign Currency Transaction and the foreign currency service fee (where applicable) are aggregated in the New Zealand dollar amount and in the rate of exchange shown on your statement for each foreign currency transaction.</p>		
<b>Interest</b>	Interest rates charged on your credit card are shown on your statement. The method of charging is shown in your Credit Card Terms and Conditions. If you would like to know the interest free days that apply to your account, see <a href="https://bnz.co.nz/businesscards">bnz.co.nz/businesscards</a> or call <b>0800 800 667</b> .		

### FlexiPurchase and ePurchasing

Charges	FlexiPurchase	ePurchasing
<b>Usage fees</b>	\$5.74 + GST per active card per month \$2.00 + GST per active user per month for cash reimbursement	\$2.00 + GST per card requisition
<b>Set up costs</b>	Will be agreed depending on the final FlexiPurchase solution	Will be agreed depending on the final ePurchasing solution

1. The account and any additional card fees will be rebated based on your half-yearly spend. If your spend is less than \$24,000 the half-yearly account and any additional card fees are not rebated. If your spend is over \$24,000, 100% of the half-yearly account and additional card fees will be rebated.
2. Cash advance fees will apply if your account is in debit or credit. Debit interest will be charged from date of the advance until repaid in full. On cash advances in foreign currencies, a Foreign Currency Service Fee will also apply.

# Overdraft facility fees and unarranged overdraft fees

Overdrafts increase the available funds in your account. An arranged overdraft is one you organise with us in advance. An unarranged overdraft is when an account is in debit where there is no arranged overdraft in place, or if you go over your arranged overdraft limit.

Fees and interest are payable on both arranged and unarranged overdrafts and what you are charged depends on whether you have an arranged overdraft or not. See the account fees table for your specific account for more details.

Rates and fees are subject to change. For more information on overdrafts, see section 7 of our Standard Terms and Conditions, and any overdraft agreement you have for an arranged overdraft.

## Service fees

Service fees are subject to change. Where applicable, service fees are in addition to all account and facility fees.

### Cash handling fees

Non personal accounts only, excluding Non-Profit Organisation accounts. Cash handling fees are calculated on a per account suffix basis using all cash transactions made on a Calculation Day as set out in the table below.

Cash transaction type	Cash transactions totalling less than \$5,000	Cash transactions totalling \$5,000 and over
Staff assisted cash deposits in branch	No charge	\$0.50 per \$100
Staff assisted cash withdrawals in branch	No charge	\$0.25 per \$100
BNZ Direct Cash deposits	No charge	\$0.25 per \$100
ATM cash deposits	No charge	\$0.25 per \$100
ATM cash withdrawals	No charge	No charge
Calculation Day	Cash handling fees for staff assisted and ATM transactions are calculated on transactions processed each day. BNZ Direct Cash fees are calculated on transactions processed each Business Day.	

### Money transfer service fees

<b>Direct credits – including Payroll</b> Internet Banking for Business	\$0.20 per payment
<b>Direct debits</b> Internet Banking for Business	\$0.20 per payment

### Same Day Sweep

Same Day Sweep	\$0.20 per transaction
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### Same-day cleared payments

Written application	\$25.00 with or without notification
Electronic Internet Banking for Business	\$5.00 with or without notification
Notification for incoming payments	No charge

## Service fees continued

Service fees are subject to change. Where applicable, service fees are in addition to all account and facility fees.

### Automatic payments

Establishment and amendment fee – Internet Banking, Internet Banking for Business, and automated telephone	No charge
Establishment and amendment fee – staff assisted	\$5.00

### Bill payments

Establishment and amendment fee – Internet Banking and Internet Banking for Business	No charge
Establishment and amendment fee – staff assisted	\$5.00

### Direct debit

Establishment and amendment fee	No charge
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### Flexi Debit Visa card and Eftpos card

Withdrawals from an overseas ATM	No charge
Flexi Debit Visa overseas over the counter cash withdrawal fee	No charge
Flexi Debit overseas purchases	Electronic Transaction charges apply
Foreign currency service fee	2.25% of the NZ dollar value of the withdrawal or purchase

Overseas retailers, ATM operators, and financial institutions may also charge fees. A foreign currency service fee is also charged on all other Flexi Debit Visa Foreign Currency Transactions – as defined in the [Standard Terms and Conditions](#)

We don't charge a foreign currency service fee on purchase reversals, purchase refunds, ATM reversals, and chargebacks. For those transactions (not including purchase refunds) we credit a foreign currency service fee that is calculated as a percentage of the NZ dollar value of the reversal or chargeback. The converted amount of your Foreign Currency Transaction and the foreign currency service fee (where applicable) are aggregated in the NZ dollar amount and in the rate of exchange shown on your statement for each Foreign Currency Transaction.

### International fees

International fees apply for each transaction. Further charges from overseas banks may also apply. BNZ includes a margin on foreign exchange conversions.

### Send International Payments

Self service online, paying a foreign currency	No charge
Self service online, paying New Zealand dollars	\$5.00 per payment
Staff assisted transactions	\$25.00 per payment

In addition overseas correspondents may charge a fee for processing the International Payment. Unless you instruct BNZ that the 'Charges Our' fee below is to apply, then any overseas correspondent's fees will be deducted from the payment to the Payee or charged to you by us if the overseas correspondent's has charged us directly for this service. Payee bank charges may still apply.

Charges Our – Correspondent bank fee	\$12.00 per payment
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This is charged by BNZ in lieu of any overseas correspondent fees for processing the International Payment. This fee will be added to your Send International Payment fee – and appears as one fee on your statement. Payee bank charges may still apply. You cannot choose to pay the Charges Our fee if the payment is to Japan.



## Service fees continued

Service fees are subject to change. Where applicable, service fees are in addition to all account and facility fees.

### Receive International Payments

Received by BNZ and credited to a BNZ account	\$10.00 per payment
Received by BNZ and credited to another bank	\$15.00 per payment
When an International Payment is received by BNZ and denoted 'SHA' (shared charges), the remitter has elected to share the costs of processing the International Payment with the beneficiary customer and, therefore, BNZ charges a fee to the customer. Remitter bank charges may still apply.	
Received via another NZ Bank and credited to a BNZ account	No BNZ charge
International Payment received via another NZ bank (processing bank) may be subject to other banks' receiving fees.	
Trace, amendment, or cancellation request for International Payments sent or received	\$25.00 per payment

### Miscellaneous fees

International postage	\$2.00
Photocopying	\$0.20 per page

### Security/Loan documentation fees

The following fees apply in addition to standard loan fees.

Discharge/Partial Discharge of Mortgage	\$40.00 per discharge
Memorandum of Priority/Mortgage Priority Instrument	\$10.00 per instrument
Discharge/Partial Discharge of Debenture/General Security Agreement/ Specific Security Agreement	\$100.00 per discharge
Production fee	\$100.00
Any other Deed or security release	\$30.00 per deed/release
Rates Arrears fee	\$25.00 per default

### Service and investigative charges

Replacement statement	\$1.50 per statement
Staff assisted printout – up to last 25 transactions	\$1.00
Transaction research	
• Online image fee	No charge
• Manual image fee	No charge
• Research fee	\$15.00 per item or \$60.00 per hour
Auditor's confirmation report	\$40.00 minimum
Auditors may also charge you a fee directly.	
Electronic credit recovery fee Electronic credits include automatic payments, bill payments, and direct credits including payroll.	\$43.00 per transaction whether direct credit successfully recovered or not

# International Trade finance fee schedule

Fees are subject to change. Where applicable, account and facility fees may also apply.

## Import letter of credit

Issue import letter of credit	0.5% Minimum \$200 per 180 days
Transmission	\$50
Amendments to amount or expiry extended beyond 180 days	0.5% Minimum \$75 per 180 days + SWIFT fee
Other amendments	Minimum \$75 + SWIFT fee
Negotiation fee on multi-drawings – first negotiation included in issuance cost	\$75 per set of documents
Acceptance commission on term drawings – commission is calculated from date presented to negotiating bank until due date	1.5% p.a. Minimum \$75
Courier fee – recorded delivery of documents to applicant	\$10 per set of documents

## Import collections

Import documentary collection – commission	0.375% Minimum \$150, maximum \$500 + SWIFT fee
Import documentary collection – avalisation (BNZ's undertaking to pay at maturity)	Priced on application Minimum \$250

## Export letters of credit

Advising – only payable if negotiation not completed by BNZ	\$100
Export documentary credit – negotiating commission (document handling fee)	0.25% Minimum \$200
Confirmation or independent undertaking	Priced on application Minimum \$250
Acceptance commission	Priced on application Minimum \$250
Review of resubmitted documents	\$100 per check
International courier fees	Priced on application

## Assignment of proceeds

Establishment	\$250
Amendment	\$75
Payment	\$25

# International Trade finance fee schedule continued

Fees are subject to change. Where applicable, account and facility fees may also apply.

## Export documentary collections

Export documentary collections – commission	0.25% Minimum \$150, maximum \$500
Amending instructions to overseas banks	\$50

## Guarantees

Release of goods – air way bill	Priced on application
• Establishment fee	\$250 minimum
• Quarterly fees thereafter	\$28.75 minimum
Shipping guarantee – missing bill of lading	Priced on application
• Establishment fee	\$250 minimum
• Quarterly fees thereafter	\$28.75 minimum

## Standby letters of credit

Establishment	Priced on application Minimum \$250
Transmission	\$50
Amendment	Priced on application Minimum \$75 + SWIFT fee

## Financing – Trade loans

Finance fee, rollover fee, extensions	
• Staff assisted requests	\$80 per transaction
• Trade Finance Online requests	\$50 per transaction

## Communications

SWIFT fee	\$15
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## Transfer of documentary credit

Transfer of documentary credit	0.125% of transfer amount Minimum \$300
Transmission	\$50
Transfer of amendment	0.125% of any amount increase Minimum \$150 + SWIFT fee
Document handling fee	0.25% Minimum \$250

Credit lending eligibility criteria, and Trade finance terms and conditions apply.

# Meanings of specific terms

In this guide, the following words and phrases have these specific meanings.

**Average daily balances per month** means the total end of day balances during the month, divided by the number of days in that month.

**Bank Month** means a month ending on the second to last Business Day of a calendar month, with the next Bank Month starting the following calendar day.

**BNZ Direct Cash** means deposit service for cash only, using a third party cash-in-transit service provider to pick up and deliver deposits on request, to a site specified by BNZ and then processed manually.

**Business Day** means every day except Saturday, Sunday, and national public holidays – but includes provincial anniversary days.

**EFTPOS** means a transaction initiated on a BNZ transaction account using a BNZ Eftpos card, or a Flexi Debit Visa card, or a mobile or wearable device that has a Flexi Debit Visa card's chip details stored to enable contactless payments.

**Flexi Debit Visa card** means:

- the cards we issue to you for the BNZ Flexi Debit Visa and/or the BNZ Flexi Debit for Business Visa
- Flexi Debit Visa card information
- any other instrument to the extent we allow you to use it to make transactions.

**Internet Banking for Business** means BNZ's online business banking service, intended for non-personal customers.

**Staff assisted transactions** means transactions completed manually, for instance by branch staff or a bank officer. These include deposits, and occasions where a bank officer completes a transfer between accounts over the phone at your request.

For more information on account, service, or facility fees, please contact any BNZ branch, call us on the freephone number, or visit our website. Full details, BNZ Standard Terms and Conditions, and BNZ disclosure statements may be obtained on request and free of charge from any BNZ branch or viewed on BNZ's website [bnz.co.nz](https://bnz.co.nz)

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