Personal account, service and facility fees.

This brochure contains certain key information required by the Credit Contracts and Consumer Finance Act 2003.

November 2016

Account fees.

Account fees are charged on a monthly basis and are subject to change from time to time. Where applicable, account fees are in addition to service and facility fees.

Foreign Currency Account Fee and Rebate levels

Country	Currency	Monthly Maintenance Fee[1]	Rebate Level[2]
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
Switzerland	CHF	11.00	110,000
Singapore	SGD	12.00	120,000
Sweden	SEK	67.00	670,000
Denmark	DKK	55.00	550,000
Norway	NOK	57.00	570,000
South Africa	ZAR	71.00	710,000

1. 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. 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 charged on a monthly basis and are subject to change from time to time. Where applicable, account fees are in addition to service and facility fees.

Transaction accounts

Account Name	TotalMoney For a flat monthly base fee of $10 you can have up to 50 accounts	YouMoney[2] An all inclusive account that doesn't limit your transaction requirements (Monthly Base fee waived for certain Tertiary and Graduate customers ('YouMoney Tertiary')[3], customers under 19 years of age[4] and those receiving Superannuation[7]	Rapid Repay[6] An everyday Home loan account that could reward you with monthly account fee rebates
Monthly Base or Account Fee[1]	$10.00 (for up to 50 accounts)	$5.00 for all YouMoney accounts in the same account holder name(s)	$3.50
Electronic Transaction Fee Internet, Electronic Transactions including Bill Payments, EFTPOS, Direct Debit and Telephone Banking, Automatic Payments and BNZ ATM transactions service and facility fees also apply	No charge	No charge	$0.35
Manual Transaction Fee Cheques[5], Store and Staff Assisted transactions service and facility fees also apply	No charge	No charge[5]	$0.75

Overdraft Facility Fees and Unarranged Overdraft Fees Refer page 8 for details

1. 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. The monthly fee for all YouMoney accounts in the same account holder name(s) will be deducted from the first YouMoney account opened in that/the account holder name(s) or to the YouMoney account you nominate.
3. The YouMoney Tertiary fee waiver is available to full or part time (i.e.: enrolled for at least one paper per semester) students/apprentices while you are studying for a minimum duration of one year through a NZQA accredited tertiary provider, or if you have graduated from such a course within the last 12 months and, in either case, have your income direct credited to your YouMoney account. Your Tertiary fee waiver will expire after five years, or 2 years after you graduate, whichever comes first, unless you discontinue studying (in which case you are no longer eligible for the waiver).
4. YouMoney customers under 19 will have their Monthly Account fee waived. On turning 19 you will be charged a Monthly Account fee on your YouMoney account (if you are not eligible for another type of fee waiver, such as YouMoney Tertiary).
5. YouMoney Tertiary will also incur a $1.00 cheque book monthly facility fee where a cheque book is required.
6. See the 'Customer Account and Facility Fee rebate' section. No Service Fees listed in the Service Fees section are eligible to be rebated. You will still have to pay all fees listed in the Service Fees section.
7. YouMoney customers with their NZ Super or foreign equivalent direct credited into a YouMoney account will have their monthly account fee waived. You must inform the bank when this starts occurring.

Cash management and savings

Charges	Rapid Save	Personal OnCall[3]
Monthly[1] Base or Account fees	None	None
No account fees apply to the following	No charges for deposits or for the first withdrawal per month[5] Service fees may apply	No charges for deposits. No charge when you withdraw money from your account via funds transfer or one off payment using Internet Banking, Telephone Banking[4] or Automatic Payments Fees for telegraphic transfers will apply Service fees may apply
Electronic Transaction Fee[2] Internet, Electronic Transactions including EFTPOS, Direct Debit and Telephone Banking, Automatic Payments and BNZ ATM transactions Service and facility fees also apply	$5.00 per withdrawal Service fees may apply	No charge when you withdraw money from your account via funds transfer or one off payment using Internet Banking, Telephone Banking[4] or Automatic Payments A $5 withdrawal fee applies when you make a withdrawal out of the account using any other method such as through ATMs Fees for telegraphic transfers will apply Service fees may apply
Manual Transaction Fee Store and Staff Assisted transactions Service and facility fees also apply	$5.00 per withdrawal Service fees may apply	$5.00 per withdrawal Service fees may apply

Overdraft Facility Fees and Unarranged Overdraft Fees Refer page 8 for details

1. 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. Payments into your account from other parties by way of BNZ Internet Banking, Automatic Payment or ATM are charged as electronic transactions.
3. Personal OnCall account is not available for companies and trusts.
4. Telephone banking is available to sole signatory customers only.
5. $5.00 withdrawal fee applies per withdrawal for all subsequent withdrawals per month. A withdrawal includes transferring your money from your RapidSave account to one of your other BNZ accounts.

Customer account and facility fee rebates.

Rapid Repay transaction accounts are eligible for fee rebates of up to $40 per Month. The amount of the rebate you receive depends on the total balance in your qualifying deposit accounts and qualifying loan accounts you have with us during that Month. See the table below for further details.

The fees eligible for the monthly rebate include the Account fees. Service fees and the Overdraft Establishment Fee will still apply.

You can only receive the rebate on one Rapid Repay transaction account. If you have more than one Rapid Repay transaction account then the account with the highest fees accrued will automatically receive the rebate. Alternatively, you can select the account you would like the rebate to apply to by calling 0800 275 269 or visiting a store.

For calculating the Average daily Group Balance per Month, the qualifying deposit accounts are:

Current Account, Achiever Savings, Rapid Save, Call Account and Term Deposits. BNZ Tailored Investment Funds and Future Lifestyle Plans will also contribute to a Group Balance if they are held in the same name as your Rapid Repay transaction account.

For calculating the Average daily Group Balance per Month, the qualifying loans accounts are:

Classic, Fly Buys and Standard Home Loans, Term Loans, Revolving Credit accounts, Overdrafts, Mortgage One and Rapid Repay Loans, Business Advantage Lending products and Farm First Lending products (excluding Farm First Transact overdraft).

The monthly customer account and facility fee rebate is determined by the Average daily Group Balance per Month, as follows:

Average Daily Group Balance	100% of account and facility fees rebated each Month to a maximum of:
Less than $25,000	**$0.00**
$25,000-$49,999	**$5.00**
$50,000-$74,999	**$10.00**
$75,000-$99,999	**$15.00**
$100,000-$124,999	**$20.00**
$125,000-$149,999	**$25.00**
$150,000-$299,999	**$30.00**
$300,000 or more	**$40.00**

Service fees.

Service fees are charged due to a service performed on an account e.g. establishing a new automatic payment. They are subject to change from time to time. Where applicable, service fees are in addition to all account and facility fees. An unarranged overdraft fee will be charged where an account is in debit and there is no arranged overdraft in place. Please go to the Overdraft Facility Fees and Unarranged Overdraft Fees section for more information about this fee.

Automatic payments

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

Bill payments

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

Direct Debit

Establishment and amendment fee	$5.00
Direct Debit Account Blocking	$25.00

Telephone banking

Registration	No charge
Call charges	No charge

Internet banking

Registration	No charge
NetGuard card	No charge
NetGuard token	No charge

Account Alerts > Mobile phone via SMS text > Email	No charge

Eftpos card and Flexi Debit Visa Card

Withdrawals from an overseas ATM	$7.50
Flexi Debit Visa Overseas over the counter cash withdrawal fee (Overseas financial institutions may also charge fees)	$7.50
Flexi Debit Visa Overseas Purchases Including Point of Sale or Remote Transactions	Electronic Transaction charges apply

In addition, the above transactions will incur a foreign currency service fee of 2.25% of the New Zealand dollar value of the withdrawal or purchase. A foreign currency service fee is also charged on all other Flexi Debit Visa Foreign Currency Transactions (as defined in the Flexi Debit Visa Terms and Conditions).

There are some Flexi Debit Visa Foreign Currency Transactions on which we do not charge a foreign currency service fee. See the Flexi Debit Visa Terms and Conditions or the Rates and Fees page at bnz.co.nz for more information.

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.

Replacement of lost or damaged cards	$15.00
ATM recovery fee Applies to all ATM cash withdrawals and balance enquiries made at any Westpac, ASB, ANZ, Kiwibank, HSBC, TSB or Credit Union ATM	$1.00 per transaction
Flexi Debit Visa annual card fee	$10.00

Bank cheques

Fees	$6.00

International fees

Per currency/transaction – in addition account fees and overseas bank charges may apply

International cheques Issue-next day delivery Stop payment Repurchase	 $20.00 $25.00 $10.00
Cheque Reissue Fee	$15.00
Travel funds Issue of foreign cash	1% of the value of the foreign cash, minimum $10.00
BNZ buys foreign cash Non-BNZ customer request for change in denomination of money (for example, changing Australian Dollars into NZ Dollars)	$5 per $1,000 (min $5)
Foreign currency account cash handling Deposit foreign cash to Foreign Currency account Withdraw foreign cash from Foreign Currency account	 2% of the value of the deposit per deposit over $250 1% of the value of the withdrawal, minimum $5.00
Telegraphic Transfers (TT) Outward: BNZ sends the TT Issue In addition overseas correspondents may charge a fee for processing the TT. Unless you instruct BNZ that the 'Charges Our' fee (as set out below) is to apply, then any overseas correspondent's fees will be deducted from the payment to the beneficiary or charged to you by us if the overseas correspondent has charged us directly for this service. Beneficiary bank charges may still apply.	$25.00

Telegraphic Transfers (TT) cont. Charges Our This is charged by BNZ in lieu of any overseas correspondent charges for processing the TT. This fee will be added to your Telegraphic Transfer Issue fee (and appears as one fee on your statement). Beneficiary bank charges may still apply.	$25.00
International payment Trace/Amendments/Cancellation	$25.00
Inward: BNZ receives the TT When a TT is received by BNZ and denoted 'SHA' (shared charges), the remitter has elected to share the costs of processing the TT with the beneficiary customer. Therefore, BNZ charges a fee to the customer. Remitter bank charges may still apply Credited to a BNZ account Credited to another bank Uplifted in cash TTs received via another NZ Bank TTs received via another NZ bank (processing bank) may be subject to fees that differ from those outlined above. International Payments including inward & outward, will be charged a transactional fee that includes recovery of third party charges incurred by BNZ for these transactions.	 $15.00 $25.00 $25.00
Clean collections Items sent on collection (for example, when you bank a cheque that has been issued by a foreign bank) Registered Airmail charge Courier charge	 0.25% of the value of the items, minimum $50.00 $7.50 $14.00 - $50.00 depending on the country the item is being sent to for collection
Notification for incoming payment	No charge

Transaction Service Fees

In addition account fees may apply

Cheque clearance Non personal accounts only (applies to company accounts with TotalMoney only)	$0.25 per cheque
Staff assisted printout (up to last 25 transactions)	$1.00

Service and investigative charges

Stop payments Cheques and direct debits	$25.00
Special answers	$25.00 plus courier and taxi charges
Replacement statement	$5.00 per statement
Certificates of balance	$25.00 per certificate or $75.00 per hour
Transaction research Online Image fee Manual Image fee Research fee	 $0.50 per item $2.00 per item $15.00 per item or $60.00 per hour
Auditors Confirmation Report	$40.00 minimum or $75.00 per hour
Electronic Credit Recovery Fee *Electronic credits includes automatic payments, bill payments and direct credits (Incl. Payroll)	$75.00 per transaction (payable whether direct credit successfully recovered or not)

Same-day cleared payments

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

Other bank processing charges

Cash Deposits into Non BNZ Accounts	$5.00 per $1000.00 (minimum $5.00)
Cheque Deposits into Non BNZ Accounts	$1.00 per item (minimum $5.00)
Non BNZ Customer request for change in denomination of money (for example, changing a $100 note into $1 coins)	$5.00 per $1000.00 (minimum $5.00)

Miscellaneous fees

Faxing – local	$2.00 per page
Faxing – national	$3.00 per page
Faxing – international	$7.50 per page
International postage	$2.00
Photocopying	$0.20 per page

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. We may also agree to provide you with an unarranged overdraft if you do not have sufficient funds in your account, or because you have used up your available credit to cover, for example, a payment out of your account.

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 below 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 (if you have an arranged overdraft) your Overdraft agreement.

	Overdraft Establishment Fee (Payable on establishment of a temporary or permanent facility)	**Overdraft Facility Fee** (Payable monthly in arrears on an arranged overdraft, including if you go over your arranged overdraft limit)	**Unarranged Overdraft Fee** (Payable monthly in arrears when the account is over $20 in debit where there is no arranged overdraft in place)[1]
TotalMoney[2], YouMoney[3]	$30.00	$5.00 per month[4]	$10.00 per month[5]
YouMoney Tertiary[7]	No Facility Fee for overdraft establishment	$2.00 per month[4]	$2.00 per month[5]
Rapid Save, Personal OnCall	Overdraft facility not available	Overdraft facility not available	$10.00 per month[6]

1. Interest is still payable for unarranged overdrafts below $20.
2. Personal and Sole Trader TotalMoney accounts only. See the Business Accounts and Service Fee brochure for non-personal accounts.
3. YouMoney customers under 19 will not be charged Overdraft Facility or Unarranged Overdraft fees. You must be 18 to apply for an overdraft.
4. You also pay interest at the Bank's Personal Overdraft Base Rate plus a customer margin set out in the Overdraft agreement you have with us on the overdrawn amount, calculated daily and paid monthly up to your arranged overdraft limit. If you go over your arranged overdraft limit (an unarranged overdraft), you will pay interest at the Bank's Personal Overdraft Base Rate plus 10% p.a. on the amount beyond your arranged overdraft limit, calculated daily and paid monthly.
5. If you go into unarranged overdraft (including if you go over your arranged overdraft limit), interest at the Bank's Personal Overdraft Base Rate plus 10% p.a. applies to the debit balance, calculated daily and paid monthly.
6. If you go into unarranged overdraft, interest at the Bank's Overdraft Base Rate plus 10% p.a. also applies to the debit balance, calculated daily and paid monthly.
7. Eligibility criteria apply to these accounts. See footnote 3 on page 2 in the 'Account Fees' section for more information.

Security/Loan Documentation Fees.

The following fees apply in addition to the Home Loan Service Fees.

Preparation of Deed of Lien	$25.00
Preparation of General Security Agreement/Specific Security Agreement	$50.00
Discharge of Mortgage/ Debenture/General Security Agreement/Specific Security Agreement	$100.00
Execution of Memorandum of Priority of Mortgage	$100.00 per memo
Partial Discharge of Mortgage/ Debenture/General Security Agreement/Specific Security Agreement	$100.00 per deed
Any other Deed or security release (including surrender of Life Policy)	$50.00
Rates Arrears Fee	$35.00 per default

Home Loan Service Fees.

Fee Name	Loans they apply to	What is the Fee?
Establishment Fee	All Home Loans	Up to $400[1]
Rollover/Re-fix Fee (Re-fix the interest rate on your home loan)	All Home Loans	No charge[1]
Top Up Fee (Apply to increase your overall home loan borrowing)	All Home Loans	$250[1]
Re-document Fee (New loan agreements or amendments are required for services such as product changes, borrower changes, some types of repayment changes etc)	All Home Loans	$250[1]

NB: Account Fees and Service Fees may be charged in addition to the Security/Loan Documentation Fees and Home Loan Service Fees above and all are subject to change.

1. For individual customers (where the customer is a natural person and not a company/trust) if the loan is wholly or predominantly for personal, domestic, or household purposes. For all non-personal lending (including, but not limited, to cases where investment properties, family trusts or companies are involved) a fee of up to 1% of the loan may be charged for this service.

Definitions.

Account Alerts: notify you when a specific event occurs on your account. These can be sent to your mobile phone via text message or to an email address.

ATM: transactions completed using an Automatic Teller Machine.

Average daily Group Balances per Month: refers to the total end of day balances during the Month, divided by the number of days in that Month.

BNZ Internet Banking: transactions completed via BNZ Internet Banking.

Electronic transactions: transactions completed without the assistance of a bank officer.

Express Deposit Tower deposits: deposits made into an Express Deposit Tower (drop box) and then processed manually.

Freepost deposits: cheque deposits sent directly to the Bank utilising a Freepost deposit envelope.

Group Balance: the total credit and debit balances from all of your qualifying BNZ accounts (see page 4) that have the same base account number (or, in the case of BNZ Tailored Investment Funds and Future Lifestyle Plans, are held in the same name) as your Rapid Repay transaction account.

Month: refers to 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, inclusive.

NetGuard card: a small, wallet-sized card that provides an additional layer of security to protect your Internet Banking from unauthorised access.

NetGuard token: a small device that provides a second layer of security that helps to protect certain online services from unauthorised access.

Store/staff assisted transactions: transactions completed manually e.g. by a teller or a bank officer. These include cheques cashed, deposits, and occasions where a bank officer completes a transfer between accounts over the phone at your request.

Need more information?

For more information on account, service or facility fees please contact any BNZ store, call us on the freephone number, or visit our website. Full details, Terms and Conditions, our current Disclosure Statement and Qualifying Financial Entity Disclosure Statement may be obtained free of charge from any BNZ store, Partners Centre or bnz.co.nz

0800 275 269 ***bnz.co.nz*** ***Visit any BNZ Store***

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