

# Personal account, service, and facility fees.

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

14 February 2022



# 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 <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
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

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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	<b>YouMoney</b> An account that doesn't limit your transaction requirements	<b>TotalMoney<sup>2</sup></b> For a flat monthly base fee of \$10 you can have up to 50 accounts	<b>Rapid Repay</b> An everyday home loan account
<b>Monthly base or account fee<sup>1</sup></b>	No charge	\$10.00 (for up to 50 accounts)	\$2.00
<b>Electronic transaction fee</b> Internet Banking or telephone banking, transactions using BNZ app or BNZ ATMs. Electronic transactions includes automatic payments, bill payments, direct credits, direct debits, funds transfers, Flexi Debit Visa card, card not present, and EFTPOS. Service, account, and facility fees may also apply.	No charge	No charge	No charge
<b>Manual transaction fee</b> Branch/staff assisted transactions. Service, account, and facility fees may also apply.	No charge	No charge	No charge

**For overdraft establishment fee and unarranged overdraft fee** details refer to page 7

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. Personal and Sole Trader TotalMoney accounts only. See the Business and Agribusiness Account and Service fees brochure for non-personal accounts.

## Cash management and savings

Charges	Rapid Save	Personal OnCall <sup>2</sup> (No longer available)
<b>Monthly<sup>1</sup> base or account fees</b>	None	None
<b>No account fees apply to the following</b> Service, account, and facility fees may apply.	No charges for deposits or for the first withdrawal per Month <sup>1</sup>	No charges for deposits. No charge when you withdraw money from your account via funds transfer or automatic payments or one off payment using Internet Banking or telephone banking.
<b>Electronic transaction fee</b> Internet Banking or telephone banking, transactions using BNZ app or BNZ ATMs. Electronic transactions includes automatic payments, bill payments, direct credits, direct debits, funds transfers, Flexi Debit Visa card, card not present and EFTPOS. Service, account and facility fees may also apply.	Each withdrawal costs \$3.00 unless it is the first transaction of the Month <sup>3</sup> (either electronic transaction or manual transaction)	No charge when you withdraw money from your account via funds transfer or automatic payments or one off payment using Internet Banking or telephone banking. A \$3.00 withdrawal fee applies when you make a withdrawal out of the account using any other method.
<b>Manual transaction fee</b> Branch/staff assisted transactions Service, account, and facility fees may also apply.	Each withdrawal costs \$3.00 unless it is the first transaction of the Month <sup>3</sup> (either electronic transaction or manual transaction)	\$3.00 per manual withdrawal

**For overdraft establishment fee and unarranged overdraft fee details refer to page 7**

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. Personal OnCall accounts can no longer be opened. Personal OnCall account is not available for companies or trusts.
3. \$3 withdrawal fee applies per withdrawal for all subsequent withdrawals per 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.

# 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 establishment fee and unarranged overdraft fee section for more information about this fee.

## Automatic payments

Establishment and amendment fee - Branch/staff assisted transactions	\$5.00
Establishment and amendment fee - Internet Banking, Internet Banking for business, and automated telephone.	No charge

## Bill payments

Establishment and amendment fee - Branch/staff assisted transactions	\$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

There is no charge for overseas cash withdrawals, but a foreign currency service fee will apply if not in New Zealand dollars (see below). Overseas retailers, ATM operators and financial institutions may also charge fees.	
Flexi Debit Visa card 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 card Foreign Currency Transactions (as defined in the Standard Terms and Conditions).	
There are some Flexi Debit Visa card Foreign Currency Transactions on which we do not charge a foreign currency service fee. See the Standard Terms and Conditions or the Rates and Fees page at <a href="http://bnz.co.nz">bnz.co.nz</a> 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.	

## International fees

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

<b>International Payments</b>	
Send International Payments	
Branch/Staff assisted transactions	\$25.00 per payment
Self service online	\$5.00 per payment
<p>In addition overseas correspondents may charge a fee for processing the International Payment. 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 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.</p>	
Charges Our - Correspondent bank fee	\$20.00 per payment
<p>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. This service/option is not available for International Payments to Japan.</p>	
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
<p>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.</p>	
Received via another NZ Bank and credited to a BNZ account	No BNZ charge
<p>International payment received via another NZ bank (processing bank) may be subject other banks' receiving fees.</p>	
Trace/amendments/cancellation request for sent/receive International payments	\$25.00 per payment

## Transaction service fees

In addition account fees may apply

Staff assisted printout (up to last 25 transactions)	\$1.00
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## Service and investigative charges

Stop payments Direct debits	\$25.00
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Certificates of balance	\$25.00 per certificate or \$75.00 per hour
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### Transaction research

Online image fee	\$0.50 per item
Manual image fee	\$2.00 per item
Research fee	\$15.00 per item or \$60.00 per hour

Auditors confirmation report	\$40.00 minimum or \$75.00 per hour
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Electronic credit recovery fee *Electronic credits includes automatic payments, bill payments, and direct credits (including payroll).	\$75.00 per transaction (payable whether direct credit successfully recovered or not)
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## Same-day cleared payments

Written application	\$25.00 with/without notification
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Electronic Internet Banking for business	\$5.00 with/without notification
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Notification for incoming payments	No charge
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## Other bank processing charges

Cash deposits into non-BNZ accounts	\$5.00 per \$1000.00 (minimum \$5.00)
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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)
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## Miscellaneous fees

Faxing - local	\$2.00 per page
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Faxing - national	\$3.00 per page
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Faxing - international	\$7.50 per page
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International postage	\$2.00
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Photocopying	\$0.20 per page
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## Statement fees

Paper statement	\$1.50 per envelope sent by post (envelope may contain multiple account statements). Paper statement fee applies to: YouMoney, Total Money, Personal OnCall, Rapid Save*
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Replacement statement	\$1.50 per statement
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\* Paper statement fees may apply and if applicable, will be charged on the next business day after a statement is sent by post. This fee will be debited from the same account each time even if the statement provided does not relate to that account. We will choose the account that the fee will be debited from, depending on the accounts you have with us and by using the following account order, starting with YouMoney, then TotalMoney, then Personal OnCall, then Rapid Save, and finally personal credit cards (if applicable). You won't be able to change the account we charge the fee to, but it may change to an account of our choosing if you close the account it's applied to or open a new one. For more information on which of your accounts this fee will be debited from, please contact any BNZ branch or call us on the freephone number. If the statement fee is debited from an account that accrues interest on debit balances or an account where you have insufficient funds, you may be charged additional fees and/or interest on this fee in line with the relevant product terms and conditions. This fee only applies to customers aged between 18 and 69 and does not apply to joint accounts.

# Overdraft establishment fee and unarranged overdraft fee

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.

For more information on overdrafts, see section 7 of our Standard Terms and Conditions and (if you have an arranged overdraft) your Overdraft Agreement.

	<b>Overdraft establishment fee</b> (Payable on establishment of a temporary or permanent facility)	<b>Unarranged overdraft fee</b> (Payable monthly in arrears when the account is over \$20 in debit where there is no arranged overdraft in place) <sup>1</sup>
<b>TotalMoney<sup>2</sup>, YouMoney<sup>3</sup></b>	\$30.00	\$10.00 per Month <sup>4</sup>
<b>YouMoney Tertiary<sup>5</sup></b>	No charge	\$2.00 per Month <sup>4</sup>
<b>Rapid Save, Personal OnCall</b>	Overdraft facility not available	\$10.00 per Month <sup>6</sup>

Service fees (including the paper statement fee) may be charged in addition to the fees listed above. Paper statement fee may apply to the accounts (including accounts with an overdraft facility) that are listed under Paper Statement fees. For more details about this fee, see page 6.

Rates and fees are subject to change.

1. Interest is still payable for unarranged overdrafts below \$20.
2. Personal and Sole Trader TotalMoney accounts only. See the Business and Agribusiness Account and Service fees brochure for non-personal accounts.
3. YouMoney customers under 19 will not be charged unarranged overdraft fee. You must be 18 years or older to apply for an overdraft.
4. 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.
5. Eligibility criteria apply to these accounts.
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.



# 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	\$40.00
Execution of Memorandum of Priority of Mortgage	\$10.00 per memo
Partial Discharge of Mortgage/Debenture/General Security Agreement/Specific Security Agreement	\$40.00 per deed
Any other Deed or security release (including surrender of Life Policy)	\$30.00
Rates Arrears Fee	\$25.00 per default

# Home Loan Service Fees

Fee Name	Loans they apply to	What is the fee?
Establishment Fee	Home Loans	\$150 <sup>1</sup>
Rollover/Re-fix Fee (Re-fix the interest rate on your home loan)	Home Loans	No charge <sup>1</sup>
Top Up Fee (Apply to increase your overall home loan borrowing)	Home Loans	\$100 <sup>1</sup>
Re-document Fee (New loan agreements or amendments are required for services such as product changes, borrower changes, some types of repayment changes etc).	Home Loans	\$50 <sup>1</sup>

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.

**BNZ app:** transactions completed via BNZ Mobile Banking.

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

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

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

**Internet Banking:** transactions completed via BNZ internet banking.

**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.



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, 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.co.nz](http://bnz.co.nz)

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