



Personal account, service, and facility fees

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

16 November 2023

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.

Transaction accounts

For overdraft establishment fee and unarranged overdraft fee details, see page 8.

Account name	YouMoney	TotalMoney ¹	Rapid Repay
Monthly base or account fee²	No charge	No charge for Personal customers* – for up to 50 accounts	\$2.00
Electronic transaction fee 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
Manual transaction fee Staff assisted transactions Service, account, and facility fees may also apply.	No charge	No charge	No charge

* Sole traders with TotalMoney – no longer on sale

A \$10 TotalMoney monthly account fee² will be charged to one Account in the Group if the Group includes any Account or Loan of a sole trader.

1. Personal and Sole Trader TotalMoney accounts only. See the *Business and Agribusiness Account and service fees* guide for non-personal accounts.

2. 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://www.bnz.co.nz/bankmonth)

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.

Savings account

For overdraft establishment fee and unarranged overdraft fee details, see page 8.

Charges	Rapid Save ¹
Monthly² base or account fees	No charge
Withdrawal transaction fee Service, account, and facility fees may also apply.	One free withdrawal each Bank Month, ² after that each withdrawal costs \$3.00 ³

1. For businesses and trusts for Rapid Save accounts, see *Business and Agribusiness Account and service fees* guide.

2. 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://www.bnz.co.nz/bankmonth)

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.

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.

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
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.

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 is charged where an account is in debit and there is no arranged overdraft in place.

Other service fees may apply for users of Internet Banking for Business – see *Business and Agribusiness Account and service fees* guide.

For overdraft establishment fee and unarranged overdraft fee details, see page 8.

Automatic payments

Establishment and amendment fee – Internet Banking, Internet Banking for Business, and automated telephone

No charge

Establishment and amendment fee – Staff assisted transactions

\$5.00

Bill payments

Establishment and amendment fee – Internet Banking and Internet Banking for Business

No charge

Establishment and amendment fee – Staff assisted transactions

\$5.00

Direct debit

Establishment and amendment fee

No charge

Telephone banking

Registration

No charge

Call charges

No charge

Service fees continued

Internet Banking

Registration	No charge
NetGuard card	No charge
NetGuard token	No charge
Account alerts <ul style="list-style-type: none">• Mobile phone via SMS text• Email	No charge

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 BNZ 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, paying foreign currency	No charge
Charges Our – Correspondent bank fee, paying New Zealand dollars	\$12.00 per payment

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.

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

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

Transaction research

Online image fee	No charge
Manual image fee	No charge
Research fee	\$15.00 per item or \$60.00 per hour

Service fees continued

Electronic credit recovery fee
Electronic credits include automatic payments, bill payments, and direct credits (including payroll).

\$40.00 per transaction
(payable whether direct credit successfully recovered or not)

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

Other bank processing charges

Non BNZ customer request for change in denomination of money (for example, changing a \$100 note into \$1 coins)	\$5.00 per \$1000, minimum \$5.00
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Miscellaneous fees

International postage	\$2.00
Photocopying	\$0.20 per page

Statement fees

Paper statement	\$1.50 per envelope sent by post Each envelope may contain multiple account statements. Paper statement fee applies to YouMoney, Total Money, Rapid Save.
Replacement statement	\$1.50 per statement

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 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 allow an unarranged overdraft if you do not have sufficient funds in your account, for example, for 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.

	Overdraft establishment fee Payable on establishment of a temporary or permanent facility	Unarranged overdraft fee Payable monthly in arrears when the account is over \$20 in debit where there is no arranged overdraft in place ¹
TotalMoney², YouMoney³	\$30.00	\$4.00 per Bank Month ⁴
YouMoney Tertiary⁵	No charge	\$2.00 per Bank Month ⁴
Rapid Save	Overdraft facility not available	\$4.00 per Bank Month ⁶

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 – see page 7.

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* guide 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 your account has an unarranged overdraft, interest at the Bank’s Personal Overdraft Base Rate plus 10% p.a. also applies to the debit balance, calculated daily and paid monthly.
5. Eligibility criteria apply to these accounts.
6. If your account has an 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/General Security Agreement/Specific Security Agreement/Debenture	\$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

Home Loan Service Fees apply to all Home Loans.

Fee Name	What is the fee?
Establishment fee	Up to \$150
Rollover/Re-fix fee (Re-fix the interest rate on your home loan)	No charge
Top Up fee (Apply to increase your overall home loan borrowing)	Up to \$100
Re-document fee (New loan agreements or amendments are required for services such as product changes, borrower changes, some types of repayment changes etc).	Up to \$50
Staff assisted printout (up to last 25 transactions)	\$1.00
Replacement statement	\$1.50 per statement
International postage	\$2.00

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.

Meanings of specific terms

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

Account alerts means our notifications to you when a specific event occurs on your account. These can be sent to your mobile phone as a text message or to an email address.

BNZ app means transactions completed via BNZ Mobile Banking.

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.

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

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

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 means transactions completed via BNZ internet banking.

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

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

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 or payments over the phone at your request.

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For more information on account, service, or facility fees, 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 at bnz.co.nz

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