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Australia and New Zealand Banking  
Group Limited  
ABN 11 005 357 522 AFSL 234527



November 2007

## StrataCashManagement Accounts General Fees and Charges

This booklet contains general Fees and Charges for the following accounts:

- StrataCash High Yield
- StrataCash General
- StrataCash Basic
- StrataCash Corporate
- StrataCash Management Account

This booklet must be read in conjunction with the "StrataCash Management Accounts – Terms and Conditions" and "StrataCash Management Accounts – Transaction and Accounts Fees and Charges" booklets. Together they form your Terms and Conditions for the above products.

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## Associated Account Fees and Charges

<b>Automatic Funds Transfer – for each subsidiary account</b> > Establishment fee > Service Fee, payable quarterly in advance	\$80.00 \$60.00 - \$210.00
<b>Honour Fee</b> Charged on each occasion that the account is overdrawn or exceeds its maximum credit limit.	\$37.70
<b>Inward Dishonour fee</b> Charged on the day of the dishonour when a cheque deposited to your account is dishonoured.	\$9.00 per dishonour
<b>Mail Credits</b> Deposits to ANZ accounts lodged by mail by third parties eg share dividends without deposit slips.	\$5.00
<b>Outward Dishonour Fee</b> Charged when a cheque written, or direct debit from your account is dishonoured due to the lack of cleared funds in your account.	\$37.70 per dishonour
<b>Re-presentation and Collection of Dishonoured Cheques</b> A cheque which has previously been deposited into your account and dishonoured due to lack of funds can be presented again on a collection basis (ANZ forwards the cheque for payment to be made by the drawer's bank when sufficient funds are available).	\$30.00
<b>Special Clearance of Cheques</b> > By mail or telephone advice > By messenger or clerk for local clearance plus out of pocket expenses	\$15.00 \$70.00 per hour (min \$50.00)
<b>Statements</b> > Replacements Statements (per page) > Additional Statements (per statement) May be printed and issued simultaneously with the original, or printed simultaneously with the original and issued to a third party. > Held Statements (per statement) > Faxed Statements (per statement) > Certificate of Balance	\$14.00 \$7.00 \$7.00 \$2.00 \$15.00
<b>Stationery</b> > Duplicate/Triplicate	\$3.00

<b>Stop Payment</b> A request that payment not be made on an ANZ cheque (not yet presented at ANZ). This also applies to direct debits if ANZ receives a request to stop payment on a drawing.	\$15.00
<b>Transfer of Funds to Another Bank</b> > By ANZ customers > By non-ANZ customers > Additional charge if lodging cheques where transfer fees are paid by drawing on bank account favouree (additional): > Individual transactions > Transactions drawn periodically	\$5.00 \$10.00 \$0.35 \$3.00 per deposit \$2.20 per deposit (min \$17.60 monthly drawing)

## Account Fees and Charges

<b>Bank Cheques (Australian Dollars Only)</b> > ANZ customers request > Issued at non-ANZ customer's request > Replacement Bank Cheque (lost or stolen)	\$10.00 \$20.00 \$32.50
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(ANZ may require an appropriate indemnity) ➤ Repurchase of ANZ customer's Bank Cheque ➤ Repurchase of non-ANZ customer's Bank Cheque	\$25.00 \$25.00
<b>Certificates Supplied</b> Audit certificates	\$70.00 p/hr (min \$50.00)
<b>Custodial Services</b> Higher charges than specified below may apply to specialised safe custody facilities in capital cities. Standard packet means up to 36cm x 25cm (A4 size) All charges are payable on lodgement and at the start of each renewal period. Standard Packet (sealed by customer) Larger packets will be charged at \$40 per annum plus \$40 per extra 36cm x 25cm or part thereof.	\$40.00 p.a
<b>Locked Box</b> Regular box size (10,000cm3) Larger boxes will be charged at \$65 per annum plus \$65 per extra 10,000cm3 or part thereof. Note: Insurance of items and contents are the Customers responsibility.	\$65.00 p.a

<b>Miscellaneous Service Fee</b> Plus out of pocket expenses. Services or information supplied to a customer or non-ANZ customer on a time basis.	\$17.50 per quarter hour or part thereof plus out of pocket expenses
<b>Night Safe</b> ➤ One wallet ➤ Each additional wallet ➤ Temporary issue (per wallet)  Fee is payable in advance on receipt of signed customer's authority for the service. Fees will not be refunded where an ANZ wallet is not used for the full period paid in advance.	\$130.20 half yearly \$81.00 half yearly \$70.20 per month or part thereof
<b>Search Fee</b> Search Government records (e.g. Certificate of Title, goods and other property mortgages, business names, Registrar of Companies, Powers of Attorney).	\$50.00 per search
<b>Voucher Retrieval</b>	\$12.00 per voucher

## International Payments

<b>Overseas Drafts (Outward)</b> Foreign currency or Australian currency	
Purchase – ANZ customer (per draft) Via the ANZ Branch Network	\$25.00 each
<b>Repurchase/Refund</b> When item is re-presented to branch for refund to original purchaser ANZ customers (per draft)	\$25.00 each
<b>Stop payment</b> Stop payment on lost or stolen draft (per draft)	\$25.00 + cost
<b>Copy</b> Copy per Paid Draft (originally purchased from ANZ)	\$25.00 each
<b>Foreign Currency Drafts/Cheques (Inward)</b>	

<p><b>Collection</b> Payable Outside Australia Payable at ANZ within Australia</p> <p>Under \$100 (AUD equivalent) \$100 and over (AUD equivalent)</p>	<p>\$50.00 per item + costs</p> <p>Free \$35.00 each</p>
<p><b>Cashing</b> Payable Outside Australia</p> <p>Payable at ANZ within Australia Exemption: Overseas pension cheques are exempt from this fee. Note: Drafts/Cheques may incur miscellaneous charges and/or commissions from the overseas drawee bank. Additional fees are payable for couriers, postage and/or other actions relating to international transactions. Encashments for credit to a Foreign Currency Account will be subject to an additional \$20 processing fee. ANZ may pay you the value of the Cheque/Draft at the time you present it to ANZ or at the time the drawee bank clears the Cheue/Draft. ANZ is not liable for any costs, loss or damage arising from a delay in the drawee bank clearing the Cheque/Draft. ANZ will convert the value of the Cheque/Draft into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using its prevailing exchange rate on the day the funds are paid to you.</p>	<p>\$10.00 per item + costs \$7.00 per occasion</p>
<p><b>Dishonours</b> Collections/Encashments Note: If your Draft/Cheque is dishonoured by the overseas drawee bank and ANZ has already paid the funds to you:</p> <p>(i) ANZ will convert the value of the Draft/Cheque (plus the drawee banks' fees and charges) into Australian Dollars or any other applicable currency if your encashment if credited to a foreign currency account using ANZ's prevailing exchange rate on the day ANZ is notified of the dishonour.</p> <p>(ii) ANZ will debit your account for the value of the conversion, plus applicable ANZ fees and charges set out above and notify you of the dishonour.</p> <p>(iii) ANZ is not liable for any loss you may incur as a result of the dishonour, including any foreign currency exchange movement between and including the date of the original conversion and the date of notification of the dishonour.</p>	<p>\$45.00 + costs</p>
<p><b>Telegraphic Transfers sent Overseas</b> Electronic transfer of money overseas</p>	
<p>Purchase via Branch Network</p>	<p>\$32.00</p>
<p><b>Cancellation</b> Cancellations can only be instructed by purchaser of the original payment instruction</p>	<p>\$25.00 + costs</p>
<p><b>Amendment</b> Amendment made to original payment details</p>	<p>\$25.00 + costs</p>
<p><b>Enquiries</b> Enquiries regarding payment to the beneficiary eg. Non-receipt of funds claim</p>	<p>\$25.00</p>
<p><b>Return</b></p>	

Payment returned from overseas bank	\$25.00 + costs
<b>Telegraphic Transfer Outward (within Australia)</b> Transfer of money, which immediately becomes available to the recipient	\$28.00
<b>Telegraphic Transfer from Overseas</b>	
Charges are payable by the beneficiary unless otherwise instructed by overseas Bank remitting the funds. International payments received via other domestic banks may be subject to charges by those other banks. ANZ does not levy an additional charge for those payments.	
➤ Payments credited directly to an account held with ANZ	\$12.00
➤ Payments to non-customer or transferred to another bank for account of a 3 <sup>rd</sup> party	\$20.00
➤ Payments transferred unconverted to another domestic bank for the credit of a Foreign Currency account	\$35.00
Bank cheque issued for amounts \$100 and over	\$27.00
Payments made on application and identification	\$20.00
Note: Foreign currency payments for amounts up to and including the equivalent of AUD25,000 will be converted into AUD at the exchange rate displayed on <a href="http://www.anz.com">www.anz.com</a> being the rate at which ANZ buys TTs for that currency. For a foreign currency payment that is greater than the equivalent of AUD25,000, the foreign currency exchange rate used to convert that payment into AUD will be the prevailing rate offered by ANZ at the time the payment is processed.	

## Foreign Currency

<b>Foreign Currency Notes</b>	
Purchase*	1% of AUD equivalent (min \$8.00) per currency
Encashment Conversion of foreign currency notes into AUD	\$8.00 per currency
<b>Travellers Cheques</b>	
Purchase*	
Purchase of AUD Travellers Cheques	1.1% (min \$13.00)
Purchase of Foreign Currency Travellers Cheques	1.1% (min \$13.00)
Encashment Foreign Currency and AUD Travellers Cheques	\$7.00 per occasion Free
Repurchase/Refund Only Travellers cheques obtained from an ANZ Branch in Australia	