

# Personal Banking

## Fees and Charges

Effective: 22<sup>nd</sup> August 2024

## Funds Transfer within the Bank Service Fees

### Funds Transfer made between accounts within BOCNZ

Payment via Internet and mobile banking service	Free
Payment via counter	Free

## Domestic Funds Transfer Service Fees

### Funds Transfer made between the domestic bank accounts within New Zealand

Payment via Internet and mobile banking service	Free
Payment via counter	
- Standard payment	Free
- Same day cleared payment	\$20

## International Remittance (Including all transactions that involve transfers of foreign currencies within New Zealand and overseas)

<b>Sent by you per transfer</b>	from your NZD account	NZD\$30
	From your USD account	USD\$25
	from your AUD account	AUD\$28
	from your HKD account	HKD\$150
	from your CNY account	CNY¥150 (Overseas)  Free (within New Zealand)
<b>Received by you per transfer</b>	to your NZD account	NZD\$10
	to your USD account	USD\$10
	to your AUD account	AUD\$10
	to your HKD account	HKD\$60
	to your CNY account	CNY¥50

### Notes:

Other bank fees and charges may apply. In addition to the Bank's local fees, payment charges and commissions are often levied by overseas paying, correspondent, intermediary, remitter and beneficiary banks. We have no control over the charges levied by other banks and these charges are subject to change. Please note these charges can be substantial, particularly for payments in a currency other than that of the receiving country.

## Signature Verification Service Fees

Fees	
Signature Verification Fee	NZD\$200.00 per person

## Personal Bank Account Service Fees

Fees			
Individual Customers All fees are in NZD unless otherwise stated	Online Saver Account	Term Deposit Account	Margin Term Deposit Account
<b>Bank statement service fee per statement*</b>	NZD\$3.5	NZD\$3.5	NZD\$3.5
<b>Monthly account maintenance fees</b>			
NZD account	Free	-	-
USD account	Free	-	-
AUD account	Free	-	-
HKD account	Free	-	-
CNY account	Free	-	-
<b>Foreign exchange fees</b>	Free	-	-

\*The bank statement service fee is chargeable only in the circumstance that the customer requests BOC to provide the customer with a hard copy of bank statements. Customers are welcome to download the bank statement for free via the Internet or mobile banking services.

## E-banking Service Fees

Personal internet banking and mobile banking	
E-banking registration	Free
E-banking username & password reset	Free
E-banking block/unblock access	Free
E-banking cancellation	Free
E-token (Initial application)	Free
E-token (Renewal due to loss/theft)	NZD\$20

## Home Loan Fees and Charges

Item	Amount	Timing
<p><b>Loan Application Fee</b></p> <p>An administration fee is payable when you apply for a new home loan.</p>	Free	Payable on the Start Date
<p><b>Loan Top-up Fee</b></p> <p>An administration fee is payable if at any time you apply to us for an increase in the Loan Amount.</p>	Free	Payable at the time you apply for a top-up to the Loan Amount
<p><b>Discharge Fee</b></p> <p>An administration fee is payable on the discharge of each mortgage registered in favour of us.</p>	NZD\$100	Payable at the time each registered mortgage is discharged
<p><b>Non-utilisation Recovery Fee</b></p> <p>An administration fee is payable if you do not make a borrowing under the loan or a rate lock agreement.</p>	NZD\$500	Payable on each scheduled lending date on which you do not make a borrowing
<p><b>Fees on Early Repayment</b></p> <p>An early repayment administration fee applies for early repayment.</p> <p>Break costs may also be payable as set out in the BOC Home Loan Agreement.</p>	NZD\$100	Payable on the making of the early repayment
<p><b>Transfer of Security Fee</b></p> <p>An administration fee is payable when we review and document any request made by you to transfer or otherwise to change the security for the loan.</p>	NZD\$100 Plus legal costs (if any) we incur for such transfer or change	Payable on or before the date the security is changed  Legal costs payable as per legal cost invoices
<p><b>Consent Fee</b></p> <p>An administration fee is payable if we agree to provide our consent to any matter relating to the security for the loan (including on discharge or release of that security).</p>	NZD\$40	Payable on or before the date that consent is provided

Item	Amount	Timing
<p><b>Default Notice Fee</b></p> <p>An administration fee applies for any notice, whether under the Property Law Act 2007 or otherwise we send after you are in default.</p>	<p>NZD\$200 Plus legal costs (if any) we incur in performing or enforcing the loan agreement or security after you are in default</p>	<p>Payable when the notice is sent to you</p> <p>Legal costs payable as per legal cost invoices</p>
<p><b>Redocumentation Fee</b></p> <p>An administration fee is payable for redocumenting the loan if you request material changes to be made to your loan.</p>	<p>NZD\$250 Plus legal costs (if any) we incur for such redocumentation</p>	<p>Payable on or before the date that you receive the redocumented loan agreement/variation letter</p> <p>Legal costs are payable as per legal cost invoices.</p>
<p><b>Plus Home Loan Monthly Account Fee</b></p> <p>An administration fee applies for holding a Plus Home Loan Account, which is to be paid on a monthly basis.</p>	<p>Free</p>	<p>On the first Business Day of every natural month</p>