



Personal account, service, and facility fees

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

2 July 2025

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.

Charges	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 include 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
Monthly ² 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 to each withdrawal after the first withdrawal, within each 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 or BNZ Term PIE. If you ask us to change your account to a Rapid Save, this fee also applies to withdrawals on the day of switching and any non-business days prior.

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

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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, such as 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	\$5.00

Bill payments

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

Direct debit

Establishment and amendment fee	No charge
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Telephone banking

Registration	No charge
Call charges	No charge

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

Service fees continued

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.

Service fees continued

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
Electronic credit recovery fee	\$43.00 per transaction
Electronic credits include automatic payments, bill payments, and direct credits including payroll.	(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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Service fees continued

Miscellaneous fees

International postage	\$2.00
Photocopying	\$0.20 per page

Statement fees

Paper statement – YouMoney, Total Money, Rapid Save accounts	\$1.50 per envelope sent by post Each envelope may contain multiple account statements.
Paper statement – other accounts	No charge
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. 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.

	TotalMoney¹, YouMoney²	YouMoney Tertiary³	Rapid Save
Overdraft establishment fee Payable on establishment of a temporary or permanent facility	\$30.00	No charge	Overdraft facility not available
Unarranged overdraft fee Payable monthly in arrears when the account is over \$20 in debit where there is no arranged overdraft in place. ⁴	\$4.00 per Bank Month ⁵	\$2.00 per Bank Month ⁵	\$4.00 per Bank Month ⁵
Automatic payments Establishment and amendment fee – Staff assisted transactions	\$5.00	\$5.00	\$5.00
Bill payments Establishment and amendment fee – Staff assisted transactions	\$5.00	\$5.00	\$5.00
Electronic credit recovery fee Electronic credits include automatic payments, bill payments, and direct credits – including payroll. Fee is payable whether or not direct credit is successfully recovered.	\$43.00 per transaction	\$43.00 per transaction	\$43.00 per transaction
Transaction research fee	\$15.00 per item or \$60.00 per hour	\$15.00 per item or \$60.00 per hour	\$15.00 per item or \$60.00 per hour
International postage	\$2.00	\$2.00	\$2.00
Paper statement fee and Replacement statement fee	For details of the fee, and how and when it's charged, see 'Statement fees' on page 7.		

Other service fees may be charged in addition to the fees listed above. Rates and fees are subject to change.

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

2. YouMoney customers under 19 will not be charged an unarranged overdraft fee. You must be 18 years or older to apply for an overdraft.

3. Eligibility criteria apply to these accounts.

4. Interest is still payable for unarranged overdrafts below \$20

5. 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.

Security and Loan Documentation Fees

The following fees apply in addition to the home loan service fees.

Preparation of general security agreement or specific security agreement	\$50.00
Discharge of mortgage, debenture, general security agreement, or specific security agreement	\$40.00
Partial discharge of mortgage, debenture, general security agreement, or 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, unless stated otherwise.

Fee Name	What is the fee?
Establishment fee	Up to \$150
Rollover or 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 change, and so on.	Up to \$50
Staff assisted printout – up to last 25 transactions	\$1.00
Replacement statement	\$1.50 per statement
International postage	\$2.00

The home loan service fees below apply to Mortgage One and Rapid Repay facilities only.

Fee Name	What is the fee?
Automatic payments Establishment and amendment fee – Staff assisted transactions	\$5.00
Bill payments Establishment and amendment fee – Staff assisted transactions	\$5.00
Electronic credit recovery fee Electronic credits include automatic payments, bill payments, and direct credits – including payroll.	\$43.00 per transaction Payable whether or not direct credit successfully recovered
Transaction research fee	\$15.00 per item or \$60.00 per hour

Account fees and service fees may be charged in addition to the security and 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 are our notifications to you when a specific event occurs on your account. These can be sent to your email address or to your mobile phone as a text message.

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

NetGuard token is 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.

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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