

ANZ CONSUMER CREDIT CARDS FEES AND CHARGES

12 FEBRUARY 2025

ANNUAL FEES AND REWARDS PROGRAM SERVICES FEES

Credit Card Types ¹	Annual Fee	Rewards Program Services Fee (per cardholder) ²	Total Fee ³	Additional Cardholder Fee
ANZ First	\$30	-	-	-
ANZ Low Rate	\$58	-	-	-
ANZ Platinum	\$87 ⁴	-	-	-
ANZ Rewards Platinum	\$94	\$55	\$149	\$10
ANZ Rewards Black	\$320	\$55	\$375	\$10
ANZ Frequent Flyer Platinum	\$240	\$55	\$295	\$10
ANZ Frequent Flyer Black	\$370	\$55	\$425	\$10
Cards no longer on offer				
ANZ Visa PAYCARD	\$24	-	-	-
ANZ Rewards Visa PAYCARD	\$10	\$22	\$32	-
ANZ Free Days Mastercard®	\$26	-	-	-
ANZ First Low Interest	\$26	-	-	-
ANZ Low Interest Mastercard®	\$26	-	-	-
ANZ Balance Visa	\$57	\$22	\$79	\$10
ANZ Low Rate Platinum	\$99	-	-	-
ANZ Frequent Flyer	\$40	\$55	\$95	\$10
ANZ Rewards	\$40	\$55	\$95	\$10
ANZ Rewards Travel Adventures	\$120	\$55	\$175	\$10

OTHER FEES

Balance Transfer Fee
We may charge a Balance Transfer Fee on any promotional Balance Transfer offers you accept in the future. Details of the fee will be set out in the terms of the offer.



Cash Advance Fee

Any transaction on your account which is a Cash Advance attracts a fee. The fee applies even if your account has a positive balance. A Cash Advance is not just a cash withdrawal. Transactions which are Cash Advances are described in ANZ's Credit Cards Conditions of Use.

We charge a 3% fee, subject to:

- a maximum fee of \$20; and
- a minimum fee of \$3.

See your letter of offer for details as to how we calculate the fee. For ANZ Rewards Travel Adventures cards, we won't charge a Cash Advance Fee on cash withdrawals made from a branch or ATM located outside Australia.

Overlimit Fee

\$20

We charge an Overlimit Fee if:

- we allow you to exceed your credit limit so that a debit can be processed; and
- you have consented to being charged the Overlimit Fee (or if your account was opened before 18 June 2012, you have not opted out of the overlimit fee, or if you have opted out, you have since consented), and have not withdrawn that consent, at the time we allow the overlimit.

The Overlimit Fee is only charged once in any statement period and isn't charged if you hold an ANZ Access Basic Account.

Instalment Plan Fee

We may charge an Instalment Plan Fee on any promotional Instalment Plan offers you accept in the future. Details of the fee will be set out in the terms of the offer (and may for example be for a fixed amount or calculated as a percentage of the balance being transferred to the Instalment Plan).

Overseas Transaction Fee

We charge 3%* of any overseas transaction using your ANZ Credit Card. The amount on which the fee is charged may include fees and other charges related to the overseas transaction (excluding any Cash Advance Fee that may be charged). Overseas Transaction Fees are not charged on ANZ Rewards Travel Adventures Credit Cards.

See your letter of offer for details (including how we calculate the fee and when it applies).

*Important: Effective from 2 May 2025, the amount of the Overseas Transaction Fee will increase from 3% to 3.5% and will apply to all overseas transactions processed to a credit card account from this date.

Late Payment Fee

\$20

We charge a Late Payment Fee if you don't pay the "Minimum Monthly Payment" plus any amount "Payable Immediately" shown on your statement by the "Due Date" shown on that statement. Late Payment Fees are not charged if you hold an ANZ Access Basic Account.

Priority Fee

\$50

We charge a Priority Fee if you ask us to issue and deliver a card and/or PIN mailer as a priority.

ATM Fees and Other Fees & Charges

While as an ANZ customer we do not charge you ATM fees for balance enquiries, or for withdrawals for non-ANZ ATMs in Australia, you may be charged a fee by the operator of a non-ANZ ATM (whether in or outside Australia) for a balance enquiry or withdrawal at the ATM. A surcharge may also be imposed for some ATM or branch withdrawals outside Australia and some EFTPOS transactions. You may have to pay a Cash Advance Fee or Overseas Transaction Fee on ATM fees.

Other people involved in a transaction may also impose additional related charges, such as merchant surcharges or branch fees. These fees and surcharges will be debited to your card account and will generally be included in the transaction amount. See the applicable [ANZ Credit Card Conditions of Use \(PDF\)](#) for more information.

International Money Transfers sent overseas

We charge for transferring money overseas electronically.

For international money transfers, additional fees, charges and interest may apply if you use an ANZ credit card. A correspondent bank may also charge a fee when making the payment to the beneficiary's account and the beneficiary's bank may change the beneficiary fee(s) for receipt of the payment.

Sending international money transfer from an AUD account:

• Sending a foreign currency international money transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) - transfer is \$10,000 and above (AUD equivalent)	\$0
• Sending a foreign currency international money transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) - transfer is below \$10,000 (AUD equivalent)	\$9
• Sending an Australian Dollar international money transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only)	\$18

International Money Transfers via Internet Banking⁵

• Sending a foreign currency International Money Transfer through ANZ Internet Banking using an ANZ transaction account or ANZ credit card	\$0
• Sending an Australian Dollar International Money Transfer through ANZ Internet Banking using an ANZ transaction account or ANZ credit card (Kiribati only \$0)	\$7

Note: That an international money transfer may be subject to commissions, fees and other charges applied at the receiver's end. These commissions, fees or charges will generally be deducted from the funds paid to the receiver.



FURTHER INFORMATION

Fees are subject to change. Other fees and charges may apply. Please see the [ANZ Personal Banking General Fees and Charges \(PDF\)](#) booklet.

Some common fees for credit cards are referred to in this document. Please refer to the terms of your credit contract for details.

This document does not set out fees and charges for ANZ Plus products or services. You can find the [ANZ Plus and ANZ Save Accounts T&Cs](#).

1 Fee waivers and promotions may apply to some products, see your letter of offer for details.

2 The ANZ Rewards Program Services Fee includes 10% GST.

3 The Total Fee is calculated based on no additional cardholders.

4 The ANZ Platinum Annual Fee will be waived in the first year. In each subsequent year, if Eligible Purchases of \$20,000 or more are processed to your ANZ Platinum Credit Card Account during the relevant annual period, your next Annual Fee will be waived. The date Purchases are processed may be different from the date they were made. The relevant annual period starts on the day after your last Annual Fee was charged (or the day it would have been charged, if it was waived, or the day you accepted this offer or your transfer to ANZ Platinum became effective, if it is the first time we are due to charge your Annual Fee) and ends on the day your next Annual Fee would be charged. Eligible Purchases includes purchases made using your account, but excludes Balance Transfers, cash advances, interest and fees. Refunds and reversals processed during the period will be deducted from your total Purchases (even if they relate to transactions in a previous period). If you do not make at least \$20,000 of Eligible Purchases excluding refunds and reversals in the year prior to your Fee Date the Annual Fee will be charged to your account.

5 Additional fees, charges and interest may apply if you use an ANZ credit card for an International Money Transfer. The beneficiary's bank may charge the beneficiary fee(s) for receipt of the payment.

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