

The fee changes.

By streamlining and updating some of our systems and processes, we've been able to reduce or remove a range of our fees.

While undertaking our fee review, there have been some instances where we've had to realign or increase a fee. This is due to the underlying costs of the services provided, however, we've still made sure that these fees remain competitive.

Fees reduced or removed:

	Was	Now
AP payment fail fee, direct debit dishonour fee and cheque dishonour fee	\$19	\$0
Credit card, debit or Prepaid card cash withdrawals overseas (Branch or ATM) other than Global Alliance	\$8	\$3
Set up and amendment of Salary Splitter and Sweepover	\$5	\$0
Sweepover – cost per transfer of funds	\$0.40	\$0
Express Pre-paid card purchase cost	\$20	\$8
Express Pre-paid card Phone Banking, Bill Payments and Online Banking load fees	\$1	\$0
Search for information (eg for privacy information)	\$80 per hour	\$60 per hour
Phone banking	First 5 calls free per month, thereafter 50 cents per call	First 10 calls free per month, thereafter 50 cents per call
Unarranged overdraft fee	\$15	\$9
Credit card over the limit fee	\$15	\$3
Credit card late payment fee	\$15	\$12

Fees realigned or increased:

	Was	Now
NZ Credit Card cash advances	\$2 via ATM, in-branch or phone through our contact centres	\$2 - via ATM \$3 - via in-branch or phone through our contact centres
Airpoints™ Platinum, hotpoints® Platinum, Business Airpoints and BusinessPLUS credit cards joint or additional annual card fee	\$15	\$25
Search fee for a copy of manual transaction voucher or credit/debit card sales voucher	\$15 per search	\$60 per hour (minimum \$20)
Copy of statement	\$0 via email \$10 via fax or post	\$5 via fax, post or email
Sell foreign cash	1% of value (minimum \$6)	1% of value (minimum \$10)

Fees current as of 1 February 2017.

A copy of both our consumer and business Transaction & Service Fees brochures are available on westpac.co.nz or in branch.

