



BUSINESS BANKING

PĒKE PAKIHI

Fees & Limits

Effective 1 July 2025

As part of our identity, Kiwibank worked with multi-disciplinary Māori artist Tristan Marler (Manawa Tapu) to design a set of tohu (cultural motifs or symbols) that represent attributes of our brand and of a thriving community.

Kia Manaaki - Show Heart and uses the Pātiki tohu. Pātiki communicates balance between people and environment to produce a thriving, resilient community that can manaaki, or care, for others.

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The fees and costs you pay on Kiwibank Home Loans are set out in Kiwibank's Personal Banking Fees and Limits brochure and are also available at [Kiwibank.co.nz](https://www.kiwibank.co.nz).

Our fees



Effective 1 July 2025

This brochure sets out our fees and limits for:

- > Transaction, savings and investment accounts
- > Business lending
- > Credit cards
- > International accounts and services

If we incur any costs specifically for the purpose of carrying out a request from you that isn't covered by our fees, then you must pay the amount of those costs and we may deduct them from your account. However before we proceed with your request, we'll let you know if these costs might apply, unless they're already mentioned in this brochure or our specific terms.

Fees and limits are subject to change as set out in the General Terms and Conditions or specific Terms and Conditions.

Unless otherwise specified, all amounts shown are in New Zealand dollars.

Kiwibank's lending criteria and terms and conditions apply.

Transaction account, savings accounts and investments

Transaction fees

The following are the fees you pay for transactions on Business Edge accounts and Business Online Call accounts:

	Business Edge	Business Online Call
Account management	\$5 per month	No fee
Inoperative account fee	When you haven't initiated any transactions for one year and have a balance of less than \$200 across all your transaction and savings account(s). \$30 per year. This fee is charged across all your transaction and savings account(s). If there's less than \$30 across all your transaction and savings account(s) we'll only charge the remaining balance. Account(s) with \$0 balance before or after the fee is charged will be closed.	
Bulk payments fee (multiple payments and batch uploads)	\$0.20 per item	N/A
Deposit fee	No fee for electronic deposits. No fee for the first 25 manual deposits (at your nearest Kiwibank) per account per month, then \$1 per manual deposit.	First 100 electronic deposits free per business month, then \$2 per electronic deposit. First 100 manual deposits (at your nearest Kiwibank) free per business per month, then \$2 per manual deposit.
Transfers (for electronic transfers between your Kiwibank accounts)	No fee	No fee
Withdrawal fee – ATM	No fee	N/A

Withdrawal fee – direct debit	No fee	N/A
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Withdrawal fee – EFTPOS, online	No fee	N/A
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Withdrawal fee – nearest Kiwibank	\$0.70 per withdrawal	N/A
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Withdrawal fee – automatic payment and bill payment	No fee	N/A
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You should note that:

- The cash handling fee will apply where you deposit more than \$4,000 worth of notes or \$200 worth of coins each day or where you withdraw more than \$4,000 worth of cash each day.
- There are also service fees relating to other ATM transactions, for example if you choose to use an overseas ATM.
- No fee transfers are only between Kiwibank accounts that are in the same name.
- An unauthorised overdraft rate of 22% p.a. will apply if your account goes into negative balance or exceeds any agreed overdraft limit. Interest rates are subject to change.

Savings accounts we no longer offer

As of 24 August 2022, customers can no longer open a Business Performer account. The transaction fees stated below are applicable for existing customers on this account.

Business Performer

Account management	No fee
Inoperative account fee	When you haven't initiated any transactions for one year and have a balance of less than \$200 across all your transaction and savings account(s). \$30 per year. This fee is charged across all your transaction and savings account(s). If there's less than \$30 across all your transaction and savings account(s) we'll only charge the remaining balance. Account(s) with \$0 balance before or after the fee is charged will be closed.
Bulk payments fee (multiple payments and batch uploads)	\$0.20 per item
Deposit fee	No fee for the first 25 electronic deposits per business per month, then \$0.35 per electronic deposit. No fee for the first 25 manual deposits (at your nearest Kiwibank) per business per month, then \$1 per manual deposit.
Transfers (for electronic transfers between your Kiwibank accounts)	No fee
Withdrawal fee – ATM	N/A
Withdrawal fee – direct debit	\$0.35 per withdrawal
Withdrawal fee – EFTPOS, online	N/A
Withdrawal fee – nearest Kiwibank	\$0.70 per withdrawal
Withdrawal fee – automatic payment and bill payment	\$0.35 per withdrawal

Note: An unauthorised overdraft rate of 22% p.a. will apply if your account goes into negative balance or exceeds any agreed overdraft limit. Interest rates are subject to change.

Investments accounts (including Term Deposits)

There are no transaction fees on term deposits or investments in the Kiwibank PIE Term Deposit Fund or Kiwibank Notice Saver.

However early withdrawal or termination charges may apply as follows:

Investments and Term Deposit Charges

Kiwibank Notice Saver immediate withdrawal charge

When you request an immediate withdrawal of part or all of your money from Kiwibank Notice Saver without giving the required notice.

The amount of the charge varies depending on the amount being withdrawn, the current rate of return for your Notice Saver and the length of the required notice period.

The immediate withdrawal charge is based on the lesser of:

1. The amount withdrawn multiplied by the current rate of return divided by the number of days in the year. This is then multiplied by the notice period;
2. The interest earned and accrued over the previous period equivalent to the notice period.

PIE Term Deposit early termination charge

When you terminate an investment in the Kiwibank PIE Term Deposit Fund before the end of its term.

The charge equals the amount to be withdrawn x (days investment/365) x ('actual rate' less 2%) where the 'actual rate' is the rate of return at the time you invested.

For more information, the Kiwibank PIE Term Deposit Fund and Kiwibank PIE Notice Saver Terms and Conditions are available at Kiwibank.co.nz or your nearest Kiwibank.

Units in the Kiwibank PIE Term Deposit Fund and Kiwibank Notice Saver are distributed by Kiwibank Limited and are issued by Kiwibank Investment Management Limited.

Term Deposit early termination charge

When you terminate a term deposit before the end of its term.

The charge applies to the broken portion and will be the lesser of:

1. The interest rate that applied on the original deposit date for the term actually completed, less 2%;
2. The current interest rate for the term the deposit has been invested less 2%.

For more information, the Kiwibank Term Deposit Terms and Conditions are available at Kiwibank.co.nz or your nearest Kiwibank.

Service fees

The following are the fees you pay for services on Business Edge accounts, Business Performer accounts, Business Online Call accounts and NPO Performer accounts (the fees and costs you pay on overdrafts are set out in the business lending section):

Account access fees

Alerts access

No fee

Internet banking access

No fee

Contact Centre high use fee (applies across all your banking)

When you use our Contact Centre:

No fee for first five calls per month, then:

- \$5 per call to a customer service representative.

TXT banking fee

No fee

Your mobile service provider may charge you TXT messaging costs for sending TXTs.



Account general service fees

Cash handling fee – deposits

When you deposit cash at your nearest Kiwibank.

No fee up to and including \$4,000 worth of notes or \$200 worth of coins per business per day. If more than \$4,000 worth of notes per business per day, then 0.35% of the total value of notes. If more than \$200 worth of coins per business per day, then 0.35% of the total value of coins. Minimum fee \$5.

Cash handling fee – withdrawals

When you withdraw cash at your nearest Kiwibank.

No fee up to and including \$4,000 worth of cash per business per day. If more than \$4,000 worth of cash per business per day, then 0.35% of the total value of cash. Minimum fee \$5.

Change order fee

When you order change by internet banking for collection at your nearest Kiwibank.

\$3 per change order.

The maximum order amount is \$3,000.

\$15 per change order not collected within two business days of the collection date.

ATMs, EFTPOS card and Visa Debit Card fees

ATM/EFTPOS Card replacement fee

When you ask for a replacement ATM/EFTPOS card.
\$15.

Overseas ATM balance enquiry fee

When you use your ATM/EFTPOS card or Visa Debit Card to make an ATM balance enquiry at an overseas ATM.
\$1 per balance enquiry.

Overseas ATM transaction decline fee

When you use your ATM/EFTPOS card or Visa Debit Card at an overseas ATM and the transaction declines.
\$1 per declined transaction.

Overseas ATM cash withdrawal fee

When you use your ATM/EFTPOS card or Visa Debit Card to withdraw cash at an overseas ATM.
\$6 per withdrawal.

International transaction fee

When you use your ATM/EFTPOS card or Visa Debit Card for a foreign currency transaction.
2.5% of the New Zealand dollar amount once converted.

Visa Debit cash advance fee

When you use your Visa Debit Card to withdraw cash over the counter at another bank or financial institution.
\$6 withdrawal fee.

Visa Debit Card annual fee

What you'll pay to have your Visa Debit Card.
\$10 per card per annum (waived for the first year of the first card).

Visa Debit Card disputed transaction fee

When you dispute a transaction made using your Visa Debit Card.
\$15 per transaction receipt requested.
The investigation fee may also apply.

Visa Debit Card replacement fee

When you ask for a replacement Visa Debit Card:
\$15 for standard delivery within New Zealand.
\$20 for urgent delivery within New Zealand.
\$20 for standard international delivery.
\$50 for urgent international delivery.

Set up or change fees

Automatic payments/
recurring transfers/one-
off payment set up and
change fee

When you set up or change an automatic
payment/recurring transfer/one-off payment.

No fee for 30 days from account opening, then:

- \$5 per set up/change when done person
to person at your nearest Kiwibank, over
the phone, or via Secure Mail;
- \$3.50 per change when done using the
automated phone banking system; or
- No fee for set up/change when done by
internet banking.

This fee also applies if you choose to skip a
scheduled payment/transfer.

Bill payee set up
and change fee

When you set up or change a bill payee.

No fee for 30 days from account opening, then:

- \$5 per set up/change when done person to
person at your nearest Kiwibank, over the
phone or via Secure Mail.

Other fees

Cheque retrieval fee

When you ask us to retrieve a copy of
a cheque.

\$15 per cheque.

Investigation fee

When you ask us to investigate something
about your account.

\$60 per hour. Minimum fee \$15.

Payment retrieval fee

When you make a payment in error and ask
us to retrieve the payment (even if the
retrieval is unsuccessful).

\$20 if the payment in error was made to a
Kiwibank account.

\$45 if the payment in error was made to an
account at another bank.

Same day cleared
payment fee

When you ask us to process a same day
cleared payment.

\$25 per request/payment.

Statement copy fee	When you ask us for a copy of an account statement. \$4 per statement.
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Transaction history printout at branch fee	When you ask us for a transaction history printout at your nearest Kiwibank. \$4 per request for a detailed transaction history (available from a Kiwibank banking representative).
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Limits

The following are the limits that apply to Business Edge accounts:

Maximum amount for ATM withdrawals	The maximum amount that you can withdraw from ATMs using your ATM/EFTPOS card or Visa Debit Card. \$2,500 per day.
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Maximum amount for purchases	The maximum amount that you can purchase using your ATM/EFTPOS card or Visa Debit Card. \$5,000 per day.
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Maximum amount for withdrawals and purchases from an account	The maximum amount that you can withdraw from an account using ATM/EFTPOS cards or Visa Debit Cards linked to that account. \$7,500 per day.
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A day is from 12.00 midnight to 12.00 midnight, New Zealand time.



Credit cards

Account fees

The following are the fees you pay to have a Business Low Rate Visa:

Account fee	\$6.25 per quarter, per card.
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Service fees

The following are the fees and costs you pay for services on a Business Low Rate Visa:

Card replacement fee	When you ask for a replacement credit card. \$9.50.
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Cash advance fee	Internet banking or mobile app. No fee. Cash advance in New Zealand – ATM or staff assisted. No fee. Cash advance overseas – ATM or staff assisted. \$6.00 per transaction. Other banks may charge an additional fee.
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International transaction fee	When you use your credit card for a foreign currency transaction. 1.85% of the New Zealand dollar amount once converted. This will show on your internet banking and mobile app as: ■ 1.0% currency conversion assessment, and, ■ 0.85% foreign currency transaction fee.
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Late payment fee	When your minimum payment isn't received by us on or before the payment date shown in your monthly statement. \$3 per late payment. Please note when your monthly statement shows an amount due immediately, any payment you make will be applied to this amount before being applied to your minimum payment. This means that you must pay both amounts to avoid being charged this fee.
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Urgent card delivery
fee (in New Zealand)

Courier charge for urgent delivery of a credit
card in New Zealand.

\$2.60 per delivery.

Urgent card delivery
fee (International)

Courier charge for urgent delivery of a credit
card worldwide.

Price on application.

Limits

The following are the limits that apply to the Business Low
Rate Visa:

Maximum amount
for cash advance

The maximum amount that you can withdraw
or transfer from your credit card account.

\$1,000 per day from ATMs.

\$5,000 per day over the counter from banks
and financial institutions, and via internet
banking (limited to two withdrawals or
transfers per day).

Contactless
transactions

For purchases up to \$200 in New Zealand,
just tap your card on the reader to make a
purchase. For purchases over \$200, you can
still tap your card, but you'll need to sign or
enter your PIN to complete the transaction.
Different transaction limits may apply
overseas.

Kiwibank's lending criteria, terms and conditions, and fees apply.



International accounts and services

The following are the fees you pay for foreign currency accounts or for foreign currency transactions on transaction and savings accounts. There are also credit card, ATM and Visa Debit international fees which are set out in the credit cards and transaction and savings accounts service fees sections.

NZD account refers to your transaction and savings accounts which can be used for foreign currency transactions.

Account fees

Foreign currency account monthly account maintenance fee	No fee.
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Service fees

International bank draft stop fee	When you ask us to stop an international bank draft. NZD15 per stop.
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Inward international payment fee (into your foreign currency account)	When you receive an international payment from an overseas bank account into your foreign currency account. NZD12 equivalent per transfer.
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Inward international payment fee (into your NZD account)	When you receive an international payment from an overseas bank account into your NZD account. NZD12 per transfer. If the overseas bank sends the payment via another New Zealand bank, then that bank's fee will apply. Other banks involved in processing the transfer may deduct fees from the amount transferred. These fees vary from bank to bank.
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Outward international payment fee – international money transfers and international direct credits

When you send an international money transfer to an overseas bank account from your NZD account or your foreign currency account:

- NZD10 equivalent when done by internet banking with charges SHA¹.
- NZD20 equivalent when done by internet banking with charges OUR².
- NZD25 equivalent when done person to person at your nearest Kiwibank branch or by email with charges SHA¹.
- NZD35 equivalent when done person to person at your nearest Kiwibank branch or by email with charges OUR².

When you send an international direct credit³ to an overseas bank account from your NZD account or your foreign currency account:

- NZD20 equivalent when done by internet banking.
- NZD25 equivalent when done person to person at your nearest Kiwibank branch or by email.

¹ SHA fees are shared between the sender and beneficiary of the payment: overseas bank fees will be deducted from the payment. This will mean the beneficiary receives less than you have sent.

² Our fees are paid by the sender of the payment. You will pay an additional fee, which will be added to your payment fee to cover overseas bank fees. By choosing this option, the full amount you send should reach the beneficiary, however, this is not within Kiwibank's control and there may be additional fees charged to the beneficiary.

³ Direct credits are only available in Great British pounds and Australian dollars.



Outward international payment investigation/ amendment/ cancellation fee

When you ask for an investigation in respect of an international payment, or ask for the amendment or cancellation of an international money transfer.

NZD25 per investigation, amendment or cancellation.

Other banks involved in the amendment or cancellation may charge fees. These fees vary from bank to bank. We'll pass these fees onto you.

Transfers (for electronic transfers between your Kiwibank foreign currency accounts and NZD accounts)

No fee.

When Kiwibank converts foreign currency into New Zealand dollars, or converts New Zealand dollars into foreign currency, or converts one foreign currency into another foreign currency, Kiwibank makes money on the conversion.

Trade finance

Import credits

Issue import credits (This is for a six month expiry period. 0.125% per month will apply on additional months)	0.5% of the value of the import credit (min \$150) + SWIFT fee
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Acceptance fee on term drawings	0.125% of the value of the import credit per month (min \$75)
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Amendment - amount	0.50% of the increased value of the import credit (min \$75) + SWIFT fee
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Amendment - expiry (if expiry extended beyond the initial term of six months)	0.125% of the value of the import credit per month (min \$75) + SWIFT fee
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Amendment - other (including cancellation)	\$75 + SWIFT fee
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Discrepancy fee (for beneficiary's account)	US\$75 or equivalent of the letter of credit currency
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Document handling fee	\$75 per set of documents
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Reimbursement fee (for beneficiary's account)	US\$75 or equivalent of the letter of credit currency
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Import collections

Import collection commission	0.375% of the value of the import collection (min \$100, max \$500)
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Export credits

Advising (no fee if negotiation is completed by Kiwibank)	\$100
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Document recheck/ precheck	\$75 per check
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Export credits negotiation fee (document handling fee)	0.30% of the value of the export credit (min \$150) per set of documents
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Export collections

Export collection commission	0.25% of the value of the export collection (min \$125, max \$500)
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Standby instrument

Ongoing fee	1% p.a. of the value of the non-financial instrument (min \$62.5 per quarter) 2% p.a. of the value of the financial instrument (min \$62.5 per quarter)
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Claim fee	\$150
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Establishment fee	\$250 (standard Kiwibank document) \$350 (non-standard document)
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Trade finance loan

Drawdown	\$75 per transaction
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Monthly line fee	Unless agreed otherwise in your facility agreement, 0.1%. Calculated and charged monthly as a percentage of the highest agreed credit limit available during that month.
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Prepayment/partial payment	\$75 per transaction
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Other services

Air waybill releases	\$75
Shipping guarantee	Same as the financial standby instrument above

SWIFT fee

Import letter of credit and standby instrument – amendment	\$30
Import letter of credit and standby instrument – issuance	\$50
Other communication message	\$30

Courier fee

New Zealand	\$10
Rest of world	\$70
Urgent courier	Price on application

The fees expressed in this brochure are subject to change in accordance with the provisions of the Kiwibank Trade Terms and Conditions, which is also available on our website.

www.kiwibank.co.nz

You can ascertain the fees that may apply to you by contacting:

- > tradefinance@kiwibank.co.nz
- > or your Trade Sales Manager and Relationship Manager



Business lending

Fees

The following are the fees and costs you pay on business lending (the fees and costs you pay on Kiwibank Home Loans are set out in Kiwibank's Personal Banking Fees and Limits brochure and are also available at Kiwibank.co.nz):

Application fee	When you apply for a new or increased loan or overdraft, suited to your Business and its borrowing needs. Minimum fee \$25 for loans and \$75 for overdrafts.
Consent fee	When your solicitor asks for our consent to a variation to certificate(s) of title of a property provided as security. \$30 per certificate of title.
Courier costs	When you ask us to courier documents to you, either within New Zealand or overseas.
Demand fee	When we demand payment of all amounts outstanding under your lending because you're in default. \$25 per demand. When we pay an insurer premiums that are due on security provided for your lending. \$25 per payment to the insurer. When we pay a local authority rates that are due on security provided for your lending. \$25 per payment to the local authority.
Discharge of security fee	When you ask us to discharge or partially discharge your mortgage or security. \$35 per mortgage or security. If requested to be completed in less than five business days, and where the discharge is required to refinance with another lender – an additional \$35 per request.

Early exit fee

When your loan is repayable over more than three years and you fully repay the loan within three years from the date you first draw down your loan.

\$250.

Fixed rate break cost

When you repay your entire fixed rate loan early or make an additional payment which, together with any other additional payments you've made, exceeds our early repayment limit or if you switch your fixed rate loan to a variable rate loan or other fixed rate.

The amount of the costs varies depending on the current interest rates and how long the loan has left to run.

Fixed rate lock option

When you ask us for a fixed rate lock option.

The amount of the fee varies depending on the amount you want to lock in and how long you want to lock it in for. The amount of the fee will be set out in the Fixed Rate Lock Option Agreement.

Investigation fee

When you ask us to investigate something about your lending.

\$60 per hour. Minimum fee \$15.

Kāinga Ora – Lenders' Mortgage Insurance fee

A Lenders' Mortgage Insurance premium is payable to Kāinga Ora – Homes and Communities to insure your Kāinga Whenua Loan. This fee reimburses Kiwibank for the Lenders' Mortgage Insurance premium Kāinga Ora – Homes and Communities charge to Kiwibank.

The amount of this fee is 0.50% of the loan amount and can be added to the loan.



Lending restructure fee

When you ask us to change your existing lending. For example:

- splitting an existing loan; or
- combining existing loans; or
- changing the term or interest only period of an existing loan; or
- changing the type of an existing loan (but not changing an existing loan to a fixed rate loan or refixing an existing fixed rate loan); or
- changing the repayment type on an existing loan from principal and interest to interest only.

\$25 per change.

Where we're changing multiple existing loans, the fee applies per changed loan.

Non-utilisation fee

When you don't use your entire revolving facility.

Calculated daily at 0.6% p.a. on the difference between the maximum credit limit of the revolving facility and the highest amount outstanding on the revolving facility that day. Charged monthly.

Overdraft fee

What you pay to have an overdraft

Unless otherwise set out in your Overdraft or Facility Agreement.

0.10% of the credit limit, per month. This is calculated daily and charged monthly in arrears on the last day of each month. Minimum fee of \$5 per month.

Payroll letter of credit establishment fee

When you ask us to issue a payroll letter of credit.

1% of the value of payroll letter of credit. Minimum fee \$25.

Payroll letter of credit ongoing fee

What you pay to have the payroll letter of credit.

1% per annum of the value of payroll letter of credit. Charged quarterly. Minimum fee \$25 per quarter.

Performance bond/
bank guarantee
establishment fee

When you ask us to issue a performance bond/bank guarantee.
\$250 if using Kiwibank's standard template.
\$350 if using non-Kiwibank's standard template.

Bank guarantee
ongoing fee

What you pay to have the bank guarantee.
2% per annum of the value of the bank guarantee. Charged quarterly. Minimum fee \$62.50 per quarter.

Performance bond
ongoing fee

What you pay to have the performance bond.

1% per annum of the value of the performance bond. Charged quarterly. Minimum fee \$62.50 per quarter.

Security restructure fee

When you ask us to change our existing security. For example:

- changing the identity of the owner of the security; or
- changing the security; or
- changing the identity of the borrower; or
- changing the identity of the guarantor.

\$135 per request.

Temporary overdraft
arrangement fee

When you ask for a temporary overdraft or a temporary increase in your overdraft.
0.25% of the overdraft limit, or the amount of the increase. Minimum fee \$75.



Limits

The following are the limits that apply to Kiwibank business lending (the limits that apply to Kiwibank Home Loans are set out in Kiwibank's Personal Banking Fees and Limits brochure and are also available at Kiwibank.co.nz):

Early repayment limit

You can make extra payments in any year of a fixed term loan of up to 5% of the loan amount, either through increased repayments and/or lump sum payments. You could be liable for lump sum repayment fees and fixed rate break costs if your total additional repayments exceed 5% of the loan amount at the start of the fixed term loan.

Example 1: lump sum payment – on the 10th of October 2014 you place a loan with a balance of \$100,000 on a fixed interest rate for 2 years.

Each year you'd like to pay a lump sum off your fixed term loan without incurring lump sum repayment fees or fixed rate break costs.

- In the year 10/10/2014 – 09/10/2015 you're able to pay a lump sum of \$5000 (5% of \$100,000 – the amounts owing on the fixed component at the start date of the fixed term), and
- In the year 10/10/2015 – 09/10/2016 you're able to pay a further lump sum of \$5000 (5% of \$100,000).

Example 2: repayments above the minimum repayment amount – on the 10th of October 2014 you place a loan with a balance of \$120,000 on a fixed interest rate for 2 years. You realise you're in a position to make a repayment higher than the minimum repayment of \$2000 per month. You may increase your repayment for the fixed term up to \$2500 per month. This is made up of the minimum repayment of \$2000 plus 5% of the amounts owing on the fixed component divided by 12 months ($\$2000 + (5\% \times \$120,000 / 12)$).

Kiwibank's lending criteria, terms and conditions, and fees apply.

All you need

Kiwibank offers a full range of accounts and services to suit your needs.

To find out more call us:

- If **you** are calling from within New Zealand, freephone on 0800 601 601.

Visit us

At your nearest Kiwibank.

Go online

[Kiwibank.co.nz/business-banking](https://kiwibank.co.nz/business-banking)



Kiwibank Limited
Private Bag 39888
Wellington 5045
Kiwibank.co.nz

BR5170