Transfers in the currency of the country you're sending to

This section sets out the fees for transfers in the local currency of the country you are sending the transfer to (for example, when you send USD to the United States of America).
When you do this, we charge a fixed fee, as set out in the table below. Other banks involved in the payment (for example, the bank of the person receiving the payment) may also charge fees and deduct them from the payment.

Currency	Fixed fee (NZ$)
AED	$0.96
ARS	$0.05
AUD	$0.14
BDT	$0.46
BOB	$0.62
BRL	$0.12
CAD	$0.25
CHF	$0.53
CLP	$0.67
CNY	$0.98
COP	$0.91
CRC	$1.14
CZK	$0.32
DOP	$0.62
DKK	$0.32
EGP	$0.88
EUR	$0.15
GBP	$0.16
GEL	$0.44
GHS	$0.58
GTQ	$0.62
GNF	$0.62

Currency	Fixed fee (NZ$)
HKD	$0.21
HUF	$0.12
IDR	$0.21
ILS	$0.96
INR	$0.15
JPY	$0.42
JOD	$0.63
KES	$0.68
KRW	$0.49
LKR	$0.44
MAD	$1.14
MDL	$0.62
MGA	$0.62
MNT	$0.62
MXN	$0.19
MYR	$0.15
MWK	$0.62
NGN	$0.20
NOK	$0.35
NPR	$0.35
PEN	$0.91
PHP	$0.15
PKR	$0.24
PLN	$0.28
QAR	$0.62
RON	$0.30
RSD	$0.63
RWF	$0.63
SAR	$0.62
SEK	$0.37
SGD	$0.36
SLE	$0.62

Currency	Fixed fee (NZ$)
THB	$0.60
TRY	$0.77
TZS	$0.36
UAH	$0.18
UGX	$0.38
USD	$0.34
UYU	$1.14
UZS	$0.62
VND	$0.39
XAF	$0.62
XOF	$1.14
ZAR	$1.14
ZMW	$1.14

Transfers not in the currency of the country you're sending to

This section sets out the fees for transfers not in the local currency of the country you are sending the transfer to (for example, when you send USD to the United Kingdom).
When you do this we charge a fixed fee based on the currency, as set out in the table below. Other banks involved in the payment (for example, the bank of the person receiving the payment) may also charge fees and deduct them from the payment.

Currency	Fixed fee (NZ$)
USD outside of USA	$0.80
GBP outside of UK	
EUR outside of Eurozone	
CHF outside of Switzerland	
Any other currency that is not the local currency of the country you are sending the transfer to	$1.60

Currency	Fixed fee (NZ$)
(including transfers to bank accounts inside New Zealand in any currency other than NZD)	

Transfers when you use Pay All Fees

For some international transfers, we provide a Pay All Fees feature. This is an optional feature allows you to "pay all fees" for the transfer, to ensure the recipient receives the full amount you sent.
The transfers where we provide this feature, and the fees that apply when you choose to use it, are set out in the table below.
If you choose to use this feature, you will pay the fees in the table below, not any fee stated in the sections above.

Currency	Fixed fee (NZ$)
AED	$9
CAD	
CHF	
CZK	
DKK	
EGP	
EUR	
GBP	
HKD	
HUF	
ILS	
JPY	
MXN	
NOK	
NZD	
PLN	
RSD	
RON	

Currency	Fixed fee (NZ$)
SAR	
SEK	
SGD	
THB	
TRY	
USD	
ZAR	