

## Currency Transfer Fees Section (Premium)

International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, like when you send USD to the USA, you will be charged a fixed percentage fee of the total transfer amount (subject to minimum and maximum fee caps). For further information please refer to the fee tables below.

### Fees and Caps - Premium

Recipient currency	Fee	Minimum fee, NZD equivalent	Maximum fee, NZD equivalent
AED	0.30%	NZ\$0.72	NZ\$71.60
AUD	0.12%	NZ\$0.20	NZ\$18.00
BGN	0.14%	NZ\$0.20	NZ\$18.00
CAD	0.12%	NZ\$0.20	NZ\$18.00
CHF	0.14%	NZ\$0.20	NZ\$18.00
CZK	0.12%	NZ\$0.20	NZ\$18.00
DKK	0.12%	NZ\$0.20	NZ\$18.00
EUR	0.12%	NZ\$0.20	NZ\$18.00
GBP	0.12%	NZ\$0.20	NZ\$18.00
HKD	0.14%	NZ\$0.36	NZ\$18.00
HUF	0.12%	NZ\$0.20	NZ\$18.00
IDR	0.14%	NZ\$0.20	NZ\$358.00
ILS	0.20%	NZ\$0.72	NZ\$71.60
INR	0.14%	NZ\$0.20	NZ\$358.00
JPY	0.16%	NZ\$0.72	NZ\$71.60
MXN	0.30%	NZ\$0.20	NZ\$71.60
MYR	0.14%	NZ\$0.20	NZ\$358.00
NOK	0.12%	NZ\$0.20	NZ\$18.00
PHP	0.14%	NZ\$0.36	NZ\$358.00
PLN	0.12%	NZ\$0.20	NZ\$18.00
RON	0.14%	NZ\$0.20	NZ\$18.00
RSD	0.40%	NZ\$1.44	NZ\$358.00

Recipient currency	Fee	Minimum fee, NZD equivalent	Maximum fee, NZD equivalent
SAR	0.30%	NZ\$1.44	NZ\$71.60
SEK	0.12%	NZ\$0.20	NZ\$18.00
SGD	0.12%	NZ\$0.20	NZ\$18.00
THB	0.16%	NZ\$0.36	NZ\$71.60
TRY	0.16%	NZ\$0.72	NZ\$71.60
USD	0.12%	NZ\$0.20	NZ\$18.00
ZAR	0.20%	NZ\$1.44	NZ\$71.60

### Illustrative Examples

The example table below shows how this works in practice across different size transactions. Remember that these fees only relate to the transfer of funds. Other fees may also apply (for example foreign exchange fees).

Local Currency Transfers	Transfer Amount: NZ\$100	Transfer Amount: NZ\$500	Transfer Amount: NZ\$2,000	Transfer Amount: NZ\$10,000	Transfer Amount: NZ\$20,000	Transfer Amount: NZ\$50,000
AED to the UAE	NZ\$0.72	NZ\$1.50	NZ\$6.00	NZ\$30.00	NZ\$60.00	NZ\$71.60
AUD to Australia	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
BGN to Bulgaria	NZ\$0.20	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$18.00	NZ\$18.00
CAD to Canada	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
CHF to Switzerland	NZ\$0.20	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$18.00	NZ\$18.00
CZK to the Czech Republic	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
DKK to Denmark	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
EUR to Europe	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
GBP to Great Britain	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00

<b>Local Currency Transfers</b>	<b>Transfer Amount: NZ\$100</b>	<b>Transfer Amount: NZ\$500</b>	<b>Transfer Amount: NZ\$2,000</b>	<b>Transfer Amount: NZ\$10,000</b>	<b>Transfer Amount: NZ\$20,000</b>	<b>Transfer Amount: NZ\$50,000</b>
HKD to Hong Kong	NZ\$0.36	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$18.00	NZ\$18.00
HUF to Hungary	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
IDR to Indonesia	NZ\$0.20	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$28.00	NZ\$70.00
ILS to Israel	NZ\$0.72	NZ\$1.00	NZ\$4.00	NZ\$20.00	NZ\$40.00	NZ\$71.60
INR to India	NZ\$0.20	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$28.00	NZ\$70.00
JPY to Japan	NZ\$0.72	NZ\$0.80	NZ\$3.20	NZ\$16.00	NZ\$32.00	NZ\$71.60
MXN to Mexico	NZ\$0.30	NZ\$1.50	NZ\$6.00	NZ\$30.00	NZ\$60.00	NZ\$71.60
MYR to Malaysia	NZ\$0.20	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$28.00	NZ\$70.00
NOK to Norway	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
PHP to the Philippines	NZ\$0.36	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$28.00	NZ\$70.00
PLN to Poland	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
RON to Romania	NZ\$0.20	NZ\$0.70	NZ\$2.80	NZ\$14.00	NZ\$18.00	NZ\$18.00
RSD to Serbia	NZ\$1.44	NZ\$2.00	NZ\$8.00	NZ\$40.00	NZ\$80.00	NZ\$200.00
SAR to Saudi Arabia	NZ\$1.44	NZ\$1.50	NZ\$6.00	NZ\$30.00	NZ\$60.00	NZ\$71.60
SEK to Sweden	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
SGD to Singapore	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
THB to Thailand	NZ\$0.36	NZ\$0.80	NZ\$3.20	NZ\$16.00	NZ\$32.00	NZ\$71.60

<b>Local Currency Transfers</b>	<b>Transfer Amount: NZ\$100</b>	<b>Transfer Amount: NZ\$500</b>	<b>Transfer Amount: NZ\$2,000</b>	<b>Transfer Amount: NZ\$10,000</b>	<b>Transfer Amount: NZ\$20,000</b>	<b>Transfer Amount: NZ\$50,000</b>
TRY to Turkey	NZ\$0.72	NZ\$0.80	NZ\$3.20	NZ\$16.00	NZ\$32.00	NZ\$71.60
USD to the United States	NZ\$0.20	NZ\$0.60	NZ\$2.40	NZ\$12.00	NZ\$18.00	NZ\$18.00
ZAR to South Africa	NZ\$1.44	NZ\$1.44	NZ\$4.00	NZ\$20.00	NZ\$40.00	NZ\$71.60

## Transfers in currencies other than the local currency of the recipient country

For international transfers in currencies other than the local currency of the recipient country, like when you send USD to the United Kingdom, you will be charged a flat fee as set out in the table below.

Please note that these fees only relate to the transfer of funds. Other fees may also apply (for example foreign exchange fees).

### Fixed Fees - Premium

<b>Foreign Currency Transfers</b>	<b>Transfer Amount: NZ\$10</b>	<b>Transfer Amount: NZ\$100</b>	<b>Transfer Amount: NZ\$500</b>	<b>Transfer Amount: NZ\$2,000</b>	<b>Transfer Amount: NZ\$10,000</b>
USD outside of USA	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60
GBP outside of UK	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60
EUR outside of Eurozone	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60
CHF outside of Switzerland	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60	NZ\$1.60
Any other currency that is not the local currency of the	NZ\$3.20	NZ\$3.20	NZ\$3.20	NZ\$3.20	NZ\$3.20

<b>Foreign Currency Transfers</b>	<b>Transfer Amount: NZ\$10</b>	<b>Transfer Amount: NZ\$100</b>	<b>Transfer Amount: NZ\$500</b>	<b>Transfer Amount: NZ\$2,000</b>	<b>Transfer Amount: NZ\$10,000</b>
recipient country					
Any domestic transfer of a foreign currency to a bank account in Australia	NZ\$3.20	NZ\$3.20	NZ\$3.20	NZ\$3.20	NZ\$3.20