

## Currency Transfer Fees Section (Standard)

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 - Standard

Recipient currency	Fee	Minimum fee, NZD equivalent	Maximum fee, NZD equivalent
AED	0.15%	NZ\$4.10	NZ\$550.00
ARS	0.15%	NZ\$4.60	NZ\$550.00
AUD	0.15%	NZ\$1.00	NZ\$550.00
BOB	0.15%	NZ\$2.20	NZ\$550.00
BRL	0.15%	NZ\$0.50	NZ\$550.00
CAD	0.15%	NZ\$1.10	NZ\$550.00
CHF	0.15%	NZ\$1.80	NZ\$550.00
CLP	0.15%	NZ\$3.30	NZ\$550.00
CNY	0.15%	NZ\$5.30	NZ\$550.00
COP	0.15%	NZ\$3.20	NZ\$550.00
CRC	0.15%	NZ\$5.30	NZ\$550.00
CZK	0.15%	NZ\$1.30	NZ\$550.00
DKK	0.15%	NZ\$1.30	NZ\$550.00
DOP	0.15%	NZ\$1.30	NZ\$550.00
EUR	0.15%	NZ\$0.60	NZ\$550.00
GBP	0.15%	NZ\$0.60	NZ\$550.00
GEL	0.15%	NZ\$2.11	NZ\$500.00
GHS	0.15%	NZ\$5.00	NZ\$550.00
GTQ	0.15%	NZ\$2.20	NZ\$550.00
HKD	0.15%	NZ\$0.90	NZ\$550.00

<b>Recipient currency</b>	<b>Fee</b>	<b>Minimum fee, NZD equivalent</b>	<b>Maximum fee, NZD equivalent</b>
HUF	0.15%	NZ\$0.40	NZ\$550.00
IDR	0.15%	NZ\$0.80	NZ\$550.00
ILS	0.15%	NZ\$3.80	NZ\$550.00
INR	0.15%	NZ\$0.80	NZ\$550.00
JPY	0.15%	NZ\$2.50	NZ\$550.00
KRW	0.15%	NZ\$1.70	NZ\$550.00
LKR	0.15%	NZ\$3.20	NZ\$550.00
MAD	0.15%	NZ\$5.30	NZ\$550.00
MDL	0.15%	NZ\$2.11	NZ\$500.00
MNT	0.15%	NZ\$2.11	NZ\$500.00
MXN	0.15%	NZ\$0.80	NZ\$550.00
MYR	0.15%	NZ\$0.60	NZ\$550.00
NGN	0.15%	NZ\$0.94	NZ\$500.00
NOK	0.15%	NZ\$1.50	NZ\$550.00
NPR	0.15%	NZ\$2.00	NZ\$550.00
PEN	0.15%	NZ\$4.00	NZ\$550.00
PHP	0.15%	NZ\$1.20	NZ\$550.00
PKR	0.15%	NZ\$1.40	NZ\$550.00
PLN	0.15%	NZ\$1.00	NZ\$550.00
RON	0.15%	NZ\$1.30	NZ\$550.00
RSD	0.15%	NZ\$2.20	NZ\$550.00
SAR	0.15%	NZ\$2.20	NZ\$550.00
SEK	0.15%	NZ\$1.60	NZ\$550.00
SGD	0.15%	NZ\$1.40	NZ\$550.00
THB	0.15%	NZ\$1.70	NZ\$550.00
TRY	0.15%	NZ\$5.30	NZ\$550.00
UAH	0.15%	NZ\$1.17	NZ\$500.00
USD	0.15%	NZ\$1.50	NZ\$550.00
UYU	0.15%	NZ\$5.85	NZ\$500.00
VND	0.15%	NZ\$2.00	NZ\$550.00
ZAR	0.15%	NZ\$5.30	NZ\$550.00

## 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).

<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\$100,000</b>	<b>Transfer Amount: NZ\$500,000</b>
AED to the UAE	NZ\$4.10	NZ\$4.10	NZ\$4.10	NZ\$15.00	NZ\$150.00	NZ\$550.00
ARS to Argentina	NZ\$4.60	NZ\$4.60	NZ\$4.60	NZ\$15.00	NZ\$150.00	NZ\$550.00
AUD to Australia	NZ\$1.00	NZ\$1.00	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
BOB to Bolivia	NZ\$2.20	NZ\$2.20	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
BRL to Brazil	NZ\$0.50	NZ\$0.75	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
CAD to Canada	NZ\$1.10	NZ\$1.10	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
CHF to Switzerland	NZ\$1.80	NZ\$1.80	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
CLP to Chile	NZ\$3.30	NZ\$3.30	NZ\$3.30	NZ\$15.00	NZ\$150.00	NZ\$550.00
CNY to China	NZ\$5.30	NZ\$5.30	NZ\$5.30	NZ\$15.00	NZ\$150.00	NZ\$550.00
COP to Colombia	NZ\$3.20	NZ\$3.20	NZ\$3.20	NZ\$15.00	NZ\$150.00	NZ\$550.00
CRC to Costa Rica	NZ\$5.30	NZ\$5.30	NZ\$5.30	NZ\$15.00	NZ\$150.00	NZ\$550.00
CZK to the Czech Republic	NZ\$1.30	NZ\$1.30	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00

<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\$100,000</b>	<b>Transfer Amount: NZ\$500,000</b>
DKK to Denmark	NZ\$1.30	NZ\$1.30	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
DOP to Dominican Republic	NZ\$2.11	NZ\$2.11	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
EUR to Europe	NZ\$0.60	NZ\$0.75	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
GBP to Great Britain	NZ\$0.50	NZ\$1.50	NZ\$6.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
GEL to Georgia	NZ\$2.11	NZ\$2.11	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
GHS to Ghana	NZ\$5.00	NZ\$5.00	NZ\$5.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
GTQ to Guatemala	NZ\$2.20	NZ\$2.20	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
HKD to Hong Kong	NZ\$0.90	NZ\$0.90	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
HUF to Hungary	NZ\$0.40	NZ\$0.75	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
IDR to Indonesia	NZ\$0.80	NZ\$0.80	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
ILS to Israel	NZ\$3.80	NZ\$3.80	NZ\$3.80	NZ\$15.00	NZ\$150.00	NZ\$550.00
INR to India	NZ\$0.80	NZ\$0.80	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
JPY to Japan	NZ\$2.50	NZ\$2.50	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
KRW to South Korea	NZ\$1.70	NZ\$1.70	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00

<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\$100,000</b>	<b>Transfer Amount: NZ\$500,000</b>
LKR to Sri Lanka	NZ\$3.20	NZ\$3.20	NZ\$3.20	NZ\$15.00	NZ\$150.00	NZ\$550.00
MAD to Morocco	NZ\$5.30	NZ\$5.30	NZ\$5.30	NZ\$15.00	NZ\$150.00	NZ\$550.00
MDL to Moldova	NZ\$2.11	NZ\$2.11	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
MNT to Mongolia	NZ\$2.11	NZ\$2.11	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
MXN to Mexico	NZ\$0.80	NZ\$0.80	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
MYR to Malaysia	NZ\$0.60	NZ\$0.75	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
NGN to Nigeria	NZ\$0.94	NZ\$0.94	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
NOK to Norway	NZ\$1.50	NZ\$1.50	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
NPR to Nepal	NZ\$2.00	NZ\$2.00	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
PEN to Peru	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
PHP to the Philippines	NZ\$1.20	NZ\$1.20	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
PKR to Pakistan	NZ\$1.40	NZ\$1.40	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
PLN to Poland	NZ\$1.00	NZ\$1.00	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
RON to Romania	NZ\$1.30	NZ\$1.30	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
RSD to Serbia	NZ\$2.20	NZ\$2.20	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00

<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\$100,000</b>	<b>Transfer Amount: NZ\$500,000</b>
SAR to Saudi Arabia	NZ\$2.20	NZ\$2.20	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
SEK to Sweden	NZ\$1.60	NZ\$1.60	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
SGD to Singapore	NZ\$1.40	NZ\$1.40	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
THB to Thailand	NZ\$1.70	NZ\$1.70	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
TRY to Turkey	NZ\$5.30	NZ\$5.30	NZ\$5.30	NZ\$15.00	NZ\$150.00	NZ\$550.00
UAH to Ukraine	NZ\$1.17	NZ\$1.17	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
USD to the United States	NZ\$1.50	NZ\$1.50	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
UYU to Uruguay	NZ\$5.85	NZ\$5.85	NZ\$5.85	NZ\$15.00	NZ\$150.00	NZ\$550.00
VND to Vietnam	NZ\$2.00	NZ\$2.00	NZ\$3.00	NZ\$15.00	NZ\$150.00	NZ\$550.00
ZAR to South Africa	NZ\$5.30	NZ\$5.30	NZ\$5.30	NZ\$15.00	NZ\$150.00	NZ\$550.00

## 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).

<b>International 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\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00
GBP outside of UK	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00
EUR outside of Eurozone	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00
CHF outside of Switzerland	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00	NZ\$4.00
Any other currency that is not the local currency of the recipient country	NZ\$8.00	NZ\$8.00	NZ\$8.00	NZ\$8.00	NZ\$8.00
Any domestic transfer of a foreign currency to a bank account in New Zealand	NZ\$8.00	NZ\$8.00	NZ\$8.00	NZ\$8.00	NZ\$8.00

## Pay All Fees Feature

As set out in the [Fees and Charges Sections \(Standard\)](#), when sending an eligible international transfer you can choose the Pay All Fee feature to ensure the recipient

receives the full amount you sent. The table below shows the currencies and transfer routes that are eligible for this feature.

This fee will be charged instead of the applicable standard currency transfer fee listed above.

<b>Recipient Country Currency</b>	<b>Flat fee in your base currency (NZD)</b>
AED	NZ\$45
CAD	NZ\$45
CHF	NZ\$45
CZK	NZ\$45
DKK	NZ\$45
EGP	NZ\$45
EUR	NZ\$45
GBP	NZ\$45
HKD	NZ\$45
HUF	NZ\$45
ILS	NZ\$45
JPY	NZ\$45
MXN	NZ\$45
NOK	NZ\$45
NZD	NZ\$45
PLN	NZ\$45
RSD	NZ\$45
RON	NZ\$45
SAR	NZ\$45
SEK	NZ\$45
SGD	NZ\$45
THB	NZ\$45
TRY	NZ\$45
ZAR	NZ\$45