

Business Banking Fees and Limits

Effective 10 November 2016

**Business
Banking.**

**Kiwi
bank.**

What's Inside Here.

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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.

The fees you pay for Fetch™ recurring payments are available at kiwibank.co.nz.

Our fees

This brochure sets out our fees and limits for:

- Transaction, savings and investment accounts
- Business lending
- Credit Cards
- International accounts and services
- Trade services

If we incur any costs specifically for the purpose of carrying out a request from you that is not 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 will let you know if these costs might apply, unless they are already mentioned in this brochure or our specific terms.

Fees and limits are effective as at 10 November 2016.

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, Business Performer accounts and Business Online Call accounts:

	Business Edge	Business Performer	Business Online Call
Account management	Free	Free	Free
Inoperative account fee	<p>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).</p> <p>\$30 per year. This fee is charged across all your transaction and savings account(s).</p> <p>If there is less than \$30 across all your transaction and savings account(s) we'll take whatever balance is in your account(s).</p> <p>Account(s) with \$0 balance before or after the fee is charged will be closed.</p>		
Bulk payments fee (multiple payments and batch uploads)	\$0.20 per item	\$0.20 per item	N/A
Deposit fee	First 25 electronic deposits free per business per month, then \$0.20 per electronic deposit. First 25 manual deposits (at your local Kiwibank) free per business per month, then \$1 per manual deposit	First 25 electronic deposits free per business per month, then \$0.35 per electronic deposit. First 25 manual deposits (at your local Kiwibank) free per business 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 local Kiwibank) free per business per month, then \$2 per manual deposit.
Transfers (for electronic transfers between your Kiwibank accounts)	Free	Free	Free
Withdrawal fee – ATM	\$0.70 per withdrawal	N/A	N/A
Withdrawal fee – automatic payment and bill payment	\$0.20 per withdrawal	\$0.35 per withdrawal	N/A
Withdrawal fee – cheque	\$0.70 per withdrawal	N/A	N/A

Withdrawal fee – direct debit	\$0.20 per withdrawal	\$0.35 per withdrawal	N/A
Withdrawal fee – EFTPOS, Online	\$0.20 per withdrawal	N/A	N/A
Withdrawal fee – local Kiwibank	\$0.70 per withdrawal	\$0.70 per withdrawal	N/A

You should note that:

- The cash handling fee will apply where you deposit more than \$2,000 worth of notes or \$200 worth of coins each day or where you withdraw more than \$2,000 worth of cash each day. The cheque clearance fee will apply where you deposit more than 5 cheques each day.
- There are also Service fees relating to other ATM transactions, for example if you choose to use an overseas ATM.
- Free transfers are only between Kiwibank accounts that are in the same name.
- Make sure you also look at the sections in this brochure on Service fees and International services fees.

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	<p>When you request an immediate withdrawal of part or all of your money from Kiwibank Notice Saver without giving the required notice.</p> <p>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.</p> <p>The immediate withdrawal charge is based on the lesser of:</p> <ol style="list-style-type: none"> 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	<p>When you terminate an investment in the Kiwibank PIE Term Deposit Fund before the end of its term.</p> <p>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.</p>

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 local 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	<p>When you terminate a term deposit before the end of its term.</p> <p>The charge applies to the broken portion and will be the lesser of:</p> <ol style="list-style-type: none"> 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%.
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For more information the Kiwibank Term Deposit Terms and Conditions are available at kiwibank.co.nz or your local 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	Free
Internet banking access	Free
Contact Centre and/or automated phone banking high use fee (applies across all your banking)	<p>When you use our automated phone banking and/or contact centre.</p> <p>Free for business banking calls to 0800 601 601</p> <p>For all other calls, free for first five calls per month then:</p> <ul style="list-style-type: none"> • \$5 per call to a customer service representative; or • \$0.50 per call to the automated phone banking system.
TXT banking fee	<p>Free</p> <p>Your mobile service provider may charge you TXT messaging costs for sending TXTs.</p>

Account general service fees

Account out of order fee	When your account goes into unauthorised overdraft by more than \$20 at any time during the month. \$10 per month.
Cash handling fee - deposits	When you deposit cash at your local Kiwibank. Free up to and including \$2,000 worth of notes or \$200 worth of coins per business per day. If more than \$2,000 worth of notes per business per day, then 0.5% of the total value of notes. If more than \$200 worth of coins per business per day, then 0.5% of the total value of coins. Minimum fee \$5.
Cash handling fee - withdrawals	When you withdraw cash at your local Kiwibank. Free up to and including \$2,000 worth of cash per business per day. If more than \$2,000 worth of cash per business per day, then 0.5% of the total value of cash. Minimum fee \$5.
Change order fee	When you order change by internet banking for collection at your local Kiwibank. \$3 per change order for orders up to \$2,000. Free for orders greater than \$2,000, but the cash handling fee - withdrawals will apply. The maximum order amount is \$3,000. \$15 per change order not collected within two business days of the collection date.
Cheque clearance fee	When you deposit a cheque. First five cheques per business per day free, then \$0.50 per cheque.
Dishonour fee	When there isn't enough money in your account to make an automatic payment, bill payment, direct debit or cheque payment, and the payment isn't made as a result. \$15 per payment not made.

ATMs, EFTPOS card and Visa Debit Card fees

ATM balance enquiry fee	When you make an ATM balance enquiry. First five balance enquiries per month free, then \$0.50 per balance enquiry. The other bank ATM fee may also apply.
ATM/EFTPOS Card replacement fee	When you ask for a replacement ATM/EFTPOS card. \$15.
Other bank ATM fee	When you use a non-Kiwibank ATM. \$1 per withdrawal, transfer, balance enquiry or declined transaction.
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 cash withdrawal fee	When you use your ATM/EFTPOS card or Visa Debit Card to withdraw cash at an overseas ATM. \$6 per withdrawal.
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 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 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.

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

Set up or change fees

Automatic payments/ recurring transfers set up and change fee	<p>When you set up or change an automatic payment/ recurring transfer.</p> <p>Free for 30 days from account opening, then:</p> <ul style="list-style-type: none">• \$5 per set up/change when done person to person at your local Kiwibank, over the phone, or via Secure Mail;• \$3.50 per change when done using the automated phone banking system; or• Free set up/change when done by internet banking. <p>This fee also applies if you choose to skip a scheduled payment/transfer. This fee doesn't apply when you make one-off, manual or ad hoc payments between your accounts, to someone else's account or to pay a bill.</p>
Bill payee set up and change fee	<p>When you set up or change a bill payee.</p> <p>Free for 30 days from account opening, then:</p> <ul style="list-style-type: none">• \$5 per set up/change when done person to person at your local Kiwibank, over the phone or via Secure Mail.• \$2 per set up/change for recurring payments when done by internet banking; or• free for set up/change for one-off payments when done by internet banking.
Dynamic Sweep set up and change fee	<p>When you set up or change Dynamic Sweep.</p> <p>Free for 30 days from account opening, then \$3 per set up/change.</p> <p>A monthly fee also applies to Dynamic Sweep.</p>
EasySave set up and change fee	<p>When you set up or change EasySave.</p> <p>Free for 30 days from account opening, then \$3 per set up/change.</p> <p>A monthly fee also applies to EasySave.</p>

Other fees

Bank cheque fee	<p>When you ask for a bank cheque.</p> <p>\$5 per bank cheque.</p>
Cheque retrieval fee	<p>When you ask us to retrieve a copy of a cheque.</p> <p>\$15 per cheque.</p>
Dynamic Sweep fee	<p>What you'll pay to have Dynamic Sweep.</p> <p>\$1 per month.</p> <p>The Dynamic Sweep set up and change fee also applies.</p>
EasySave fee	<p>What you'll pay to have EasySave.</p> <p>\$3 per month.</p> <p>The EasySave set up and change fee also applies.</p>

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.
Statement copy fee	When you ask us for a copy of an account statement. \$4 per statement.
Stop cheque fee	When you ask us to stop a cheque. \$20 per cheque.
Transaction history printout at branch fee	When you ask us for a transaction history printout at your local Kiwibank. \$0.30 per request for a basic transaction history (available from a customer service representative). \$4 per request for a detailed transaction history (available from a Kiwibank banking representative).

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.
Maximum amount for purchases	The maximum amount that you can purchase using your ATM/EFTPOS card or Visa Debit Card. \$5,000 per day.
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.

A day is from 12.00 midnight to 12.00 midnight, New Zealand time.

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	What you pay to have a foreign currency account. NZD10 equivalent per account per month.
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Service fees

Foreign cash (Kiwibank buys)	No fee
Foreign cash (Kiwibank sells)	When you buy foreign cash from us. NZD10.
Foreign currency cheque or draft collection fee	When you deposit a foreign currency cheque or draft into your foreign currency account or NZD account, and the foreign currency cheque or draft is sent for collection. NZD60 per cheque or draft (charged to your NZD account). Other banks involved in processing the foreign currency cheque or draft will charge collection fees. These fees vary from bank to bank. We'll pass these fees on to you.
Foreign currency cheque or draft deposit fee (into your foreign currency account)	When you deposit a foreign currency cheque or draft into your foreign currency account. NZD5 per cheque or draft (charged to your NZD account).
Foreign currency cheque or draft dishonour fee	When a foreign currency cheque or draft is dishonoured. Other banks involved in processing the foreign currency cheque or draft will charge dishonour fees. These fees may vary from bank to bank. We'll pass these fees on to you.
International bank draft fee	When you ask for an international bank draft from your NZD account or your foreign currency account. NZD25 equivalent per draft.
International bank draft stop fee	When you ask us to stop an international bank draft. NZD15 per stop.
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.

Inward international payment fee (into your NZD account)	<p>When you receive an international payment from an overseas bank account into your NZD account. NZD12 per transfer.</p> <p>If the overseas bank sends the payment via another New Zealand bank, then that bank's fee will apply.</p> <p>Other banks involved in processing the transfer may deduct fees from the amount transferred. These fees vary from bank to bank.</p>
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Outward international payment fee – international direct credits and international money transfers	<p>When you send an international payment to an overseas bank account from your NZD account or your foreign currency account.</p> <p>NZD25 equivalent when done person to person at your local Kiwibank, or by fax.</p> <p>NZD20 equivalent when done by internet banking.</p> <p>With international direct credits, there are no fees for the recipient, i.e. what you send is what they get.</p> <p>With international money transfers, other banks involved in processing the transfer may deduct fees from the amount transferred. These fees vary from bank to bank.</p>
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Outward international payment investigation/ amendment/ cancellation fee	<p>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.</p> <p>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.</p>
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Transfers (for electronic transfers between your Kiwibank foreign currency accounts and NZD accounts)	Free.
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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.

Limits

The following are the limits that apply to international services:

Exchange limit for foreign cash	<p>The maximum amount of foreign cash you can exchange.</p> <p>\$5,000 per day.</p>
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A day is from 12.00 midnight to 12.00 midnight, New Zealand time.

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 loan or overdraft, or an increase in an existing loan or overdraft. 0.75% of the loan amount or overdraft limit, or the amount of the increase. 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. \$100 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 are in default. \$50 per demand. When we pay an insurer premiums that are due on security provided for your lending. \$50 per payment to the insurer. When we pay a local authority rates that are due on security provided for your lending. \$50 per payment to the local authority.
Discharge of security fee	When you ask us to discharge or partially discharge your mortgage or security. \$75 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 \$50 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 drawdown your loan. \$250.

Fixed rate break cost	<p>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.</p> <p>The amount of the costs varies depending on the current interest rates and how long the loan has left to run.</p>
Fixed rate lock option	<p>When you ask us for a fixed rate lock option.</p> <p>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.</p>
Investigation fee	<p>When you ask us to investigate something about your lending.</p> <p>\$60 per hour. Minimum fee \$15.</p>
Lending restructure fee	<p>When you ask us to change your existing lending. For example:</p> <ul style="list-style-type: none"> • splitting an existing loan; • combining existing loans; • changing the term or interest only period of an existing loan; • 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); • changing the repayment type on an existing loan from principal and interest to interest only; • changing the identity of the borrower; or • changing the identity of the guarantor. <p>\$175 per change.</p> <p>Where we are changing multiple existing loans, the fee applies per changed loan.</p>
Lump sum repayment administration fee	<p>When you make additional payments on your fixed rate loan which exceed our early repayment limit.</p> <p>\$40 per repayment.</p>
Non-utilisation fee	<p>When you don't use your entire revolving facility.</p> <p>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.</p>

Overdraft fee	<p>What you pay to have an overdraft.</p> <p>0.10% of the overdraft limit per month. Minimum fee \$5.</p>
Overdraft over limit fee	<p>When you exceed your overdraft limit by more than \$20 at any time during the month.</p> <p>\$10 per month (this will show on the account statement you access the overdraft from as an Account out of Order fee).</p>
Performance bond/Irrevocable letter of credit establishment fee	<p>When you ask us to issue a performance bond/irrevocable letter of credit.</p> <p>1% of the value of the performance bond/irrevocable letter of credit. Minimum fee \$25.</p>
Performance bond/Irrevocable letter of credit ongoing fee	<p>What you pay to have the performance bond/irrevocable letter of credit.</p> <p>1% per annum of the value of the performance bond/irrevocable letter of credit. Charged quarterly. Minimum fee \$25 per quarter.</p>
Security restructure fee	<p>When you ask us to change our existing security. For example:</p> <ul style="list-style-type: none"> • changing the identity of the owner of the security; or • changing the security. <p>\$200 per request.</p>
Settlement statement fee	<p>When you ask us to prepare a settlement statement. This fee doesn't apply if the lending balance is zero.</p> <p>\$45 per request.</p>
Temporary overdraft arrangement fee	<p>When you ask for a temporary overdraft or a temporary increase in your overdraft.</p> <p>0.25% of the overdraft limit, or the amount of the increase. Minimum fee \$75.</p>

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	<p>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.</p> <p>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 would like to pay a lump sum off your fixed term loan without incurring lump sum repayment fees or fixed rate break costs.</p> <ul style="list-style-type: none">• In the year 10/10/2014 – 09/10/2015 you are 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 are able to pay a further lump sum of \$5000 (5% of \$100,000). <p>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 are 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)$).</p>
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Kiwibank's lending criteria, terms and conditions, and fees apply.

Credit cards

Account fees

The following are the fees you pay to have a Business MasterCard®:

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 MasterCard:

Card replacement fee	When you ask for a replacement credit card. \$10.
Cash advance fee	When you withdraw or transfer money from your available credit card balance. Internet Banking Cash Advance Free. Domestic Cash Advance (ATM and over the counter) \$1 per transaction. Overseas Cash Advance (ATMs and overseas banks and financial institutions over the counter) \$6 per transaction. When you need an emergency cash advance overseas without a card \$52 per request. Other banks may charge an additional fee.
Contact Centre and/or automated phone banking high use fee (applies across all your banking)	When use our automated phone banking and/or contact centre Free for business banking calls to 0800 601 601. For all other calls, free for first five calls per month then <ul style="list-style-type: none">• \$5 per call to a customer service representative; or• \$0.50 per call to the automated phone banking system.
Disputed item fee	When you dispute an item and the item was in fact correctly charged. \$25 per item.

International transaction fee	<p>When you use your credit card for a foreign currency transaction.</p> <p>1.85% of the New Zealand dollar amount once converted. This will show on your statements as:</p> <ul style="list-style-type: none"> • 1.0% MasterCard currency conversion assessment, and • 0.85% foreign currency transaction fee.
Internet banking access	Free.
Investigation fee	<p>When you ask us to investigate something about your credit card.</p> <p>\$60 per hour. Minimum fee \$15.</p>
Late payment fee	<p>When your minimum payment isn't received by us on or before the payment date shown in your monthly statement.</p> <p>\$3 per late payment.</p> <p>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.</p>
Over limit fee	<p>When you exceed your maximum credit limit.</p> <p>\$5 each month in which your balance has exceeded your maximum credit limit.</p>
Replacement or urgent card fee	<p>When you ask us for a replacement credit card</p> <p>\$10 per request.</p> <p>In addition when you ask us for an urgent delivery to a New Zealand address</p> <ul style="list-style-type: none"> • \$25 per request for delivery within the metro areas of Auckland, Hamilton, Wellington, Christchurch or Dunedin; or • the applicable courier costs will apply for delivery anywhere else in NZ <p>Or</p> <p>In addition when you are travelling and ask us for an urgent delivery to an overseas address</p> <ul style="list-style-type: none"> • \$52 per request • Additional courier costs may apply in some circumstances
Statement copy fee	<p>When you ask for a copy of a monthly statement.</p> <p>\$5 per statement.</p>
Urgent cleared funds fee	<p>When you ask for funds to be cleared quicker.</p> <p>\$25 per clearance.</p>
Voucher copy fee	<p>When you ask for a copy of a sales voucher.</p> <p>\$15 per voucher.</p>

Limits

The following are the limits that apply to Business MasterCards:

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).
Maximum amount for purchases	The maximum amount you can purchase using your credit card. \$80 per MasterCard <i>PayPass</i> [™] Tap and Go [™] transaction (without a PIN or signature) in New Zealand. Limits for MasterCard <i>PayPass</i> transactions overseas are available via www.kiwibank.co.nz .

MasterCard is the registered trademark of MasterCard International Incorporated. Kiwibank's lending criteria, terms and conditions, and fees apply.

PayPass and Tap & Go are trademarks of MasterCard International Incorporated.

All You Need.

Kiwibank offers a full range of accounts and services to suit your needs. To find out more:

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