

86400

Fees and limits

Effective 30 March 2021

Fees

Monthly account fee	Free
Transfers between your 86 400 accounts	Free
Pay someone using a BSB and account number or PayID	Free
BPAY	Free
Domestic card payment	Free
Domestic ATM cash withdrawal or balance enquiry	Free Some ATM operators may charge a fee.
International card payment	Free
International ATM cash withdrawal or balance enquiry	Free Some ATM operators may charge a fee.

Direct debit dishonours	Free We don't charge a dishonour fee, but other financial institutions may charge a fee if we reject a direct debit because there are insufficient funds in your account.
Replacement debit card in Australia: <ul style="list-style-type: none"> • Regular post • Express post 	Free \$7
Emergency Visa replacement debit card	\$50
Emergency Visa cash	\$50

All fees and charges are debited from your Pay account on the date they are payable, except for the overdrawn fee which is calculated and debited daily from the overdrawn account.

Limits

Transfers between your 86 400 accounts	Unlimited
Pay someone using a BSB and account number or PayID	\$10,000 per day Call us if you need to temporarily increase this limit.
BPAY*	\$5,000 per day Call us if you need to temporarily increase this limit.
Debit card and digital wallet transactions (other than cash out)*	Up to your available Pay account balance.
Cash out using your debit card at an ATM or point of sale	\$2,000 per day

* Merchants or other providers of facilities may impose additional limits.

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