

86400

# Fees and limits

Effective 18 July 2019

# Fees

Monthly account fee	Free
Transfers between your 86 400 accounts	Free
Pay someone using a BSB and account number or PayID	Free
Domestic card payments (not including ATM withdrawals)	Free
ATM cash withdrawals or balance enquiries (domestic and international)	<p>The fee (if any) displayed at the ATM.</p> <p><b>There are over 10,000 ATMs in Australia that are free to use.</b></p>
International card payments including transactions: <ul style="list-style-type: none"><li>• made or processed in a foreign currency</li></ul>	1.5% of the transaction amount.

<p>(including ATM withdrawals); or</p> <ul style="list-style-type: none"> <li>where the merchant, or the merchant's financial institution, is located overseas (even if the transaction is in AUD).</li> </ul>	
<p>Direct debit dishonours</p>	<p>Free</p> <p>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.</p>
<p>Replacement debit card in Australia:</p> <ul style="list-style-type: none"> <li>Regular post</li> <li>Express post</li> </ul>	<p>Free</p> <p>\$7</p>
<p>Emergency Visa replacement debit card</p>	<p>\$50</p>
<p>Emergency Visa cash</p>	<p>\$50</p>

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	\$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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