



Fees and Limits

Effective 1 June 2023

Fees

Monthly account fee	Free
Transfers between your ubank accounts	Free
Pay someone using a BSB and account number or PayID	Free
PayTo	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.

<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"> • Regular post • Express post 	<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 Spend account on the date they are payable.

Limits

Transfers between your ubank accounts	Unlimited
Pay someone using a BSB and account number or PayID	\$20,000 per day^ Call us if you need to temporarily increase this limit.
PayTo	\$20,000 per day^
BPAY*	\$10,000 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 Spend 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.

^ These limits apply per customer per day.



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