



Fees and Limits

Effective 22 February 2024

Fees

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| 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. |

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| <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 the relevant ubank account on the date they are payable.

Limits

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|---|--|
| 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 or Bills 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.



Ubank is part of National Australia Bank Limited ABN 12 004 044 937
AFSL and Australian Credit Licence 230686

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