



# Fees and limits

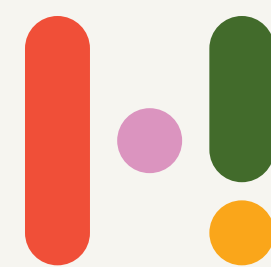
**Issued by Hay Limited**

ABN 34 629 037 403

Australian financial services licence AFSL no. 515459

Hay® is a registered trade mark

**Issue Date: 09.07.20 V2.0**



# Fees

The fees that apply for the issue and use of the Hay Card are as follows:

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<b>Transaction Fees</b>	
Account Opening	<b>\$0</b>
Account keeping	<b>\$0</b>
Overdrawn	<b>\$0</b>
Direct Debit Dishonour	<b>\$0</b>
Domestic ATM withdrawal	<b>\$0 at all major bank ATM's</b>
International ATM withdrawal	<b>\$500 per month fee-free limit. 1.5% above limit</b>
Domestic Transaction	<b>\$0</b>
International transaction	<b>0%</b>
<b>Card replacement</b>	<b>\$0</b>
<b>Transaction disputes</b>	
Card payments	<b>\$0</b>
Non-card payments and transfers	<b>up to \$20</b>



# Limits

There are default limits that apply to the Hay Card and Hay Account for:

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## Account limits

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Max balance	<b>\$15,000</b>
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Max top up	<b>\$10,000 per day</b>
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## Pay someone

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Bank transfers	<b>\$5,000 per day</b>
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ATM cash out	<b>\$1,000 per day</b>
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Hay Card transactions	<b>Available account balance</b>
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You can find the actual limits that apply to your Hay Card and Hay Account within the Hay App.

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