



Fees, charges and limits

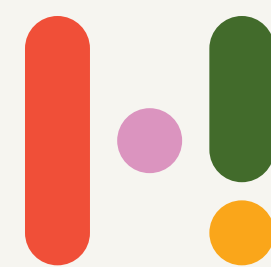
Issued by Hay Limited

ABN 34 629 037 403

Australian financial services licence AFSL no. 515459

Hay® is a registered trade mark

Issue Date: 17.01.20 V1.0



Fees and charges

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

Transaction Fees

Account Opening	\$0
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Account keeping	\$0
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Overdrawn	\$0
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Direct Debit Dishonour	\$0
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Domestic ATM withdrawal	\$0 at all major bank ATM's
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International ATM withdrawal	\$500 per month fee-free limit. 1.5% above limit
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Domestic Transaction	\$0
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International transaction	0%
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Card replacement	\$0
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Transaction disputes

Card payments	\$0
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Non-card payments and transfers	up to \$20
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Limits

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

Account limits

Max balance	\$10,000
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Max top up	\$5,000 per day
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Pay someone

Bank transfers	\$5,000 per day
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ATM cash out	\$1,000 per day
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Hay Card transactions	Available account balance
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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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