



Fees and limits

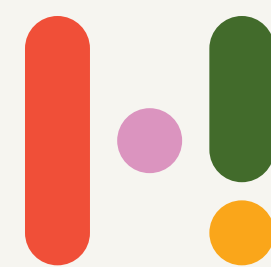
Issued by Hay Limited

ABN 34 629 037 403

Australian financial services licence no. 515459

Hay® is a registered trade mark

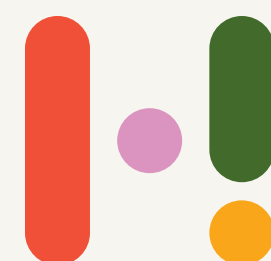
Issue Date: 31.08.22 V4.0



Fees

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

Transaction Fees	
Account opening	\$0
Account keeping	\$0
Overdrawn	\$0
Direct Debit Dishonour	\$0
ATM withdrawals	\$0 – Hay does not charge any ATM fees. A fee may be charged by the ATM operator
Domestic Transaction	\$0
International transaction	0%
Card replacement	\$0
Transaction disputes	
Card payments	\$0
Non-card payments and transfers	up to \$20



Limits

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

PLEASE NOTE, ALL DAILY LIMITS REFRESH ON A 24-HOUR CYCLE, NOT PER CALENDAR DAY.

\$15,000	Maximum value you can store in your Hay Account at any one time
\$15,000	Maximum Hay Card transactions per day
\$10,000	Maximum value of a single Hay Card transaction per day
\$10,000	Maximum top up deposits per day
\$5,000	Maximum BPAY transaction per day
\$5,000	Pay Anyone Bank Transfers
\$1,000	Maximum ATM cash out per day

At any time, we can adjust the limits to protect your interests or ours.

You can find the actual limits that apply to your Hay Card and Hay Account within the Hay App.

We will let you know via the Hay App if your limits are adjusted. **Please check the Limits section in the Hay App so you know what limits apply to your use of the Hay Card.**

Issued by Hay Limited

ABN 34 629 037 403
AFSL no. 515459

Hay® is a registered trade mark

Issue Date: 31.08.22 V4.0

