



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: 25.03.21 V3.0



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
Domestic ATM withdrawal	\$0 – Hay does not charge any ATM fees. A fee may be charged by the ATM operator
International ATM withdrawal	\$500 per month fee-free limit. 1.5% above limit
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:

\$15,000	Maximum value you can store in your Hay Account at any one time
\$10,000	Maximum top up per day
\$1,000	Maximum ATM cash out per day
\$5,000	Bank transfers
\$10,000	Maximum value of a single Hay Card transaction
Available balance	Total daily transaction limit

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.**

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