



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

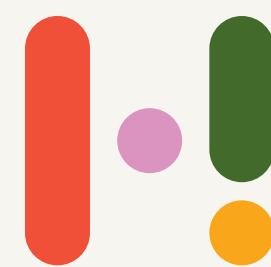
Issue Date: 20.07.21 V3.0



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:

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 |
| \$10,000 | Maximum value of a single Hay Card transaction |
| \$10,000 | Maximum top up per day |
| \$1,000 | Maximum ATM cash out per day |
| \$5,000 | Maximum bank transfers per day |
| \$5,000 | Maximum BPAY transaction per day |
| Available balance | Total daily transaction limit |
| Available balance | Hay to Hay 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.**

Issued by Hay Limited

ABN 34 629 037 403
AFSL no. 515459

Hay® is a registered trade mark

Issue Date: 20.07.21 V3.0

