

PDS

Fees, Charges and Limits

Contents

Introduction	2
Financial Claims Scheme	2
Important Information: International Purchases and International Cash Advances	3
Pre-merger Accounts: The Shire...Local Banking and Hunter United	3
Accounts exempt from Transaction Fees	4
Member Transaction Allowances	5
IMB Deposit Accounts [General]	7
IMB Deposit Accounts [Everyday Unlimited and Everyday Unlimited Kick Start]	9
IMB Deposit Accounts [Balance+]	11
IMB Deposit Accounts [eSaver]	12
IMB Deposit Accounts [Business Banking]	13
Service Fees	
Fee Definitions	15
IMB Service Fees	16
Withdrawal and Transaction Limits	
Cash Withdrawal	18
Visa Debit Card/Cashcard	18
Internet Banking and Mobile Banking App	18

Effective 1 September 2025

133 462 imb.com.au
BSB 641 800



IMB Ltd trading as IMB Bank and Hunter United ABN 92 087 651 974
AFSL/Australian Credit Licence 237 391.

This document forms part of IMB's Product Disclosure Statement for the products and payment facilities listed on Page 1 and 2 of IMB Member Guide to Transaction Banking, which consists of the documents entitled:

- IMB Member Guide to Transaction Banking Product Disclosure Statement;
- PDS Fees, Charges and Limits;
- PDS Interest Rates for IMB Deposit Products; and
- Any supplementary PDS issued by IMB.

You may request a copy of these documents from IMB at any time. This advice has been prepared without taking account of your objectives, financial situation or needs. Before you act on this advice, you should consider the appropriateness of this advice in regard to your objectives, financial situation and needs. You should refer to IMB's Product Disclosure Statement for this product before deciding whether or not to acquire it.

Whilst every effort is made to ensure that all service fees and charges relating to deposit accounts are listed in this brochure, there may be other fees and charges that are payable that have not been listed.

The charges published here may be changed in accordance with clause 2 of the IMB Member Guide to Transaction Banking Product Disclosure Statement. For the most recent fees and charges, please visit www.imb.com.au.

Financial Claims Scheme

The Financial Claims Scheme is a Government guarantee covering a combined amount of deposits you hold in a bank. You may be entitled to payment in certain circumstances. Payments under the scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from <http://www.fcs.gov.au>.

Important Information: International Purchases and International Cash Advances

Where applicable, a transaction fee of the higher of \$5 or 2.5% is charged for any international purchase or international cash advance made using a Visa Debit Card in:

- a) a currency other than \$AUD (after conversion to \$AUD); or
- b) \$AUD (or any other currency) where either the merchant or the entity processing the transaction is located outside Australia.

Note: it may not always be clear to you that the merchant or entity processing the transaction is located outside Australia.

Pre-merger Accounts: The Shire...Local Banking and Hunter United

In this document the words:

Hunter United Account means any account held with IMB by a Hunter United Account Holder which was not branded "IMB" or "IMB Bank" prior to 22 May 2021 and was not a TSLB Account;

Hunter United Account Holder means any person who:

- a) was a member of Hunter United Employees' Credit Union Limited prior to the transfer of its business to IMB; and/or
- b) held an account immediately prior to 22 May 2021 that was branded "Hunter United";

Hunter United Visa Credit Card Account means a Personal Credit Line facility that was branded Hunter United Visa Credit Card, Hunter United Home Loan Visa Credit Card or Hunter United Solar Green Visa Credit Card prior to 22 May 2021; and

Pre-merger Account Holder means someone who is either a TSLB Account Holder or a Hunter United Account Holder or both a TSLB Account Holder and a Hunter United Account Holder;

TSLB Account means any account held with IMB by a TSLB Account Holder which was not branded "IMB" or "IMB Bank" prior to 27 May 2017; and

TSLB Account Holder means any person who:

- a) was a member of Sutherland Credit Union Limited prior to the transfer of its business to IMB; and/or
- b) held an account immediately prior to 27 May 2017 that was branded "The Shire ...Local Banking".

Account Keeping Fees and Transaction Fees

All Hunter United Accounts are exempt from Account Keeping Fees and transaction fees set out in this document.

Service Fees

The service fees set out in this document apply to all Hunter United Accounts from 22 May 2021 except for the:

- a) the Visa Cardholder Facility Fee which all Hunter United Accounts are exempt from; and
- b) the SMS Alerts Fee which all Hunter United Accounts are exempt from.

Accounts exempt from Transaction Fees

The following accounts are exempt from Transaction Fees:

- Everyday 50PLUS;
- Christmas Club;
- Zoo;
- Optimiser;
- Negotiable Interest At Call; and
- Business Tax Management.

Member Transaction Allowances

IMB Membership

Length of membership

Less than 3 years	nil
3 to less than 10 years	\$1.00
10 to less than 20 years	\$2.00
20 years or more	\$3.00

Transaction accounts

Sum of the average daily balance of all transaction accounts for the month

\$0 – \$999.99	nil
\$1,000 – \$9,999.99	\$1.00
\$10,000 – \$19,999.99	\$2.00
\$20,000 and over	\$3.00

Term Deposits

Balance of all term deposit accounts at end of the month

\$1,000 – \$9,999.99	\$1.00
\$10,000 – \$19,999.99	\$2.00
\$20,000 – \$49,999.99	\$3.00
\$50,000 and over	\$4.00

Loans

Total loan balances at end of month

\$1,000 – \$9,999.99	\$1.00
\$10,000 – \$19,999.99	\$2.00
\$20,000 – \$99,999.99	\$3.00
\$100,000 and over	\$4.00

IMB Shares

Number of IMB shares held

Less than 500	nil
500 – 4,999	\$1.00
5,000 – 9,999	\$2.00
10,000 and over	\$3.00

How the Allowance applies

- **IMB Transaction fees are charged to accounts on the first day of the following month for all transactions that occurred in the previous calendar month.**
- Full allowance will be applied to the account which incurs the highest transaction charge for that month; Second most expensive account—50% of allowance; Third most expensive account—25% of allowance; All other accounts—no allowance.

- Any unused allowance is forfeited and is not applied to transaction fees incurred in any subsequent month.
- We determine the monthly allowance of all account holders on the last day of each calendar month.
- Where accounts are held in more than one name, all account holders will receive the benefit of the member allowance based on the balance of the joint account.
- Subject to the conditions above, we will only apply your member allowance against transaction fees incurred on the accounts you 'own'.
- For the purpose of applying the member allowance, the first named account holder of a joint account is deemed to be the 'owner' of the account.
- Members aged under 18 receive a \$2 allowance if actual allowance earned is less than \$2.
- The Member Transaction Allowance cannot be applied against Account Keeping Fees.
- The Everyday Unlimited and Everyday Unlimited Kick Start Accounts are exempt from and do not count towards IMB's Member Transaction Allowance. The IMB Member Transaction Allowance cannot be applied against any Account Keeping Fees or Transaction Fees incurred on the Everyday Unlimited or Everyday Unlimited Kick Start Account.
- Prior to 22 May 2021 the length of membership of a TSLB Account Holder is calculated from the earlier of them becoming a member of:
 - a) Sutherland Credit Union Limited; and
 - b) IMB.
- Transaction accounts, term deposits and loan accounts:
 - a) held with Hunter United Employees' Credit Union Limited prior to 1 May 2020 which transferred to IMB; and/or
 - b) which are branded "Hunter United", do not count towards IMB's Member Transaction Allowance until 22 May 2021.
- From 22 May 2021 the length of membership of a Pre-merger Account Holder is calculated from the earlier of them becoming a member of:
 - a) Sutherland Credit Union Limited;
 - b) Hunter United Employees' Credit Union Limited; or
 - c) IMB.

IMB Deposit Accounts [General]

• Everyday Account (including Everyday Online Term Link Account*) • Cash Management Account • Reward Saver Account • Reward Saver Kick Start Account • Junior Saver Account • Blue Chip Account • Equity Line (including Equity Line Advantage, Professionals Equity Line and Package Equity Line) • Commercial Credit Line • Home Saver Account

Account Keeping Fee	Fee
Per month	nil

Transaction Type	Fee
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Internet Banking and Mobile Banking App

All transactions	Free
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Phone Banking – Non Operator Assisted (MAL)¹

All transactions – non operator assisted (MAL)	Free
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Phone Banking – Operator Assisted

Phone enquiry	Free
Purchase Financial Institution Cheque (per cheque)	\$6.00
Cheque bill payments (per cheque)	\$6.00
All other financial transactions	\$0.50

Card transactions¹

Visa Debit Card

Visa transaction and cash-out	Free
EFTPOS transaction, cash-out and decline ²	\$0.85
Mobile payments	Free
International purchase	\$5.00 or 2.5% ³
Cash advances	
(domestic and international)	\$5.00 or 2.5% ³

Cashcard

EFTPOS transaction, cash-out and decline	\$0.85
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IMB ATM¹

BPAY®	Free
Cheque deposit ⁴	\$1.00
ATM withdrawal (including Visa Debit Card)	\$0.70
ATM balance enquiry or failed transaction	\$0.25
Transfer to an IMB account	\$0.25

Other ATM¹ - n.b. Direct charge as determined by ATM Operator may also apply

Other ATM withdrawal, balance enquiry or failed transaction	Free
International ATM	\$5.00

Transaction Type	Fee
------------------	-----

Over the counter

Balance enquiry or cash deposit	Free
Cheque deposit ⁴	\$1.00
Branch cash withdrawal	\$2.25
Transfer to an IMB account	\$0.50
BPAY	\$0.50
Purchase Financial Institution Cheque (per cheque)	\$6.00
Cheque bill payments (per cheque)	\$6.00
Single direct credit to another financial institution	\$0.50
Scheduled direct credit to another financial institution	\$0.50

Other facilities

Direct credit	Free
Direct debit by another financial institution or entity	\$0.50
Personal cheque withdrawal ¹	\$1.50
Cheque deposit ⁴	\$1.00
Scheduled cheque withdrawal (per cheque)	\$6.00
Scheduled electronic withdrawal	\$0.50
PayTo (where available)	Free

Australia Post¹

Bank@Post deposit, withdrawal, enquiry and failed transactions	\$4.50
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*Transaction fees are not applicable to an Everyday Online Term Link Account for the period that an investment amount is held in an Online Term Deposit or a Reinvested Online Term Deposit (refer to clause 22 of the Member Guide to Transaction Banking Product Disclosure Statement).

1. Facilities not available on Home Saver Account. **2.** Fee payable if the transaction is processed via EFTPOS at the merchant's election, including contactless Visa debit card transactions. **3.** Higher value will apply. See Important Information: International Purchases and International Cash Advances on page 3 of this document. **4.** Fee applies to each account that a cheque is deposited into. If a cheque deposit is split across multiple accounts, the fee is applied to each account separately.
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IMB Deposit Accounts [Everyday Unlimited and Everyday Unlimited Kick Start]

Monthly Account Keeping Fee ⁵	Fee
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- Account balance of \$2,000 and over (held continuously throughout the calendar month) nil
- Account balance of \$0 – \$1,999.99 at any time during calendar month \$6.00
- Everyday Unlimited Kick Start Account Holders nil
- Platinum Package Holders (only one account per package) nil

Transaction Type	Fee
------------------	-----

Internet Banking, Mobile Banking App & Phone Banking

All transactions	Free
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Card transactions

Visa Debit Card

Visa transaction and cash-out	Free
EFTPOS transaction, cash-out and decline	Free
Mobile payments	Free
International purchase	\$5.00 or 2.5% ³
Cash advances	
(domestic and international)	\$5.00 or 2.5% ³

Cashcard

EFTPOS transaction, cash-out and decline	Free
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IMB ATM

BPAY	Free
Cheque deposit	Free
ATM withdrawal (including Visa Debit Card)	Free
ATM balance enquiry or failed transaction	Free
Transfer to an IMB account	Free

Other ATM - n.b. Direct charge as determined by ATM Operator may also apply

Other ATM withdrawal, balance enquiry or failed transaction	Free
International ATM	\$5.00

IMB Deposit Accounts [Everyday Unlimited and Everyday Unlimited Kick Start] continued

Transaction Type	Fee
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Over the counter

Balance enquiry, cash deposit or cheque deposit	Free
Branch cash withdrawal	Free
Transfer to an IMB account	Free
BPAY	Free
Purchase Financial Institution Cheque (per cheque)	Free
Cheque bill payments (per cheque)	Free
Single direct credit to another financial institution	Free
Scheduled direct credit to another financial institution	Free

Other facilities

Direct credit	Free
Direct debit by another financial institution or entity	Free
Personal cheque withdrawal (per cheque)	Free
Cheque deposit	Free
Scheduled cheque withdrawal (per cheque)	Free
Scheduled electronic withdrawal	Free
PayTo (where available)	Free

Australia Post

Bank@Post deposit, withdrawal, enquiry and failed transactions	\$4.50
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Important Note - If, by the close of business on the day that you open your Everyday Unlimited Account, or at any time during the month, the balance of your Everyday Unlimited Account is less than \$2,000, you will be charged the Monthly Account Keeping Fee for that month. **3.** Higher value will apply. See Important Information: International Purchases and International Cash Advances on page 3 of this document. **5.** The Member Transaction Allowance cannot be applied against Account Keeping Fees.

IMB Deposit Accounts [Balance+]

Account Keeping Fee	Fee
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Per month	nil
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Transaction Type	Fee
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Internet Banking, Mobile Banking App & Phone Banking

All transactions	Free
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Card transactions

Cashcard	
EFTPOS transaction and cash-out	\$0.60
EFTPOS decline	\$0.50

IMB ATM

BPAY	Free
Cheque deposit	Free
ATM withdrawal	Free
ATM balance enquiry or failed transaction	Free
Transfer to an IMB account	Free

Other ATM - n.b. Direct charge as determined by ATM Operator may also apply

Other ATM withdrawal, balance enquiry or failed transaction	Free
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Over the counter

Balance enquiry, cash deposit or cheque deposit	Free
Branch cash withdrawal	Free
Transfer to an IMB account	Free
BPAY	Free
Purchase Financial Institution Cheque (per cheque)	Free
Cheque bill payments (per cheque)	Free
Single direct credit to another financial institution	Free
Scheduled direct credit to another financial institution	Free

Other facilities

Direct credit	Free
Direct debit by another financial institution or entity	Free
Cheque deposit	Free
Scheduled electronic withdrawal	Free
PayTo (where available)	Free

Australia Post

Bank@Post deposit, withdrawal, enquiry and failed transactions	\$4.50
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IMB Deposit Accounts [eSaver]

Monthly Account Keeping Fee ⁵	Fee
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Account balance of \$1,000 and over (held continuously throughout the calendar month)	nil
Account balance of \$0 - \$999.99 at any time during calendar month	\$3.00

Transaction Type	Fee
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Internet Banking and Mobile Banking App

All transactions	Free
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Phone Banking – Non Operator Assisted (MAL)

All transactions – non operator assisted (MAL)	Free
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Phone Banking – Operator Assisted

Phone enquiry	Free
Purchase Financial Institution Cheque (per cheque)	\$6.00
Cheque bill payments (per cheque)	\$6.00
All other financial transactions	\$0.50

Over the counter

Balance enquiry and cash deposit	Free
Cheque deposit ⁴	\$1.00
Branch cash withdrawal	\$2.25
Transfer to an IMB account	\$0.50
BPAY	\$0.50
Purchase Financial Institution Cheque (per cheque)	\$6.00
Cheque bill payments (per cheque)	\$6.00
Single direct credit to another financial institution	\$0.50
Scheduled direct credit to another financial institution	\$0.50

Other facilities

Direct credit	Free
Direct debit by another financial institution or entity	\$0.50
Scheduled electronic withdrawal	\$0.50
PayTo (where available)	Free

4. Fee applies to each account that a cheque is deposited into. If a cheque deposit is split across multiple accounts, the fee is applied to each account separately. **5.** The Member Transaction Allowance cannot be applied against Account Keeping Fees.

IMB Deposit Accounts [Business Banking]

• Business Card Account • Business Transaction Account • Real Estate Business Account • Business Cash Management Account • DIY Super Account

Monthly Account Keeping Fee ⁵ (Only applies to Business Transaction and Business Cash Management Accounts)	Fee
Average monthly balance \$5,000 and over	nil
Average monthly balance \$0 – \$4,999.99	\$6.00
Transaction Type	Fee

Internet Banking and Mobile Banking App

All transactions Free

Phone Banking – Non Operator Assisted (MAL)

All transactions – non operator assisted (MAL) Free

Phone Banking – Operator Assisted

Phone enquiry Free
Purchase Financial Institution Cheque (per cheque) \$6.00
Cheque bill payments (per cheque) \$6.00
All other financial transactions \$0.50

Card transactions⁶

Visa Debit Card

Visa transaction and cash-out Free
EFTPOS transaction, cash-out and decline² \$0.50
Mobile payments Free
International purchase \$5.00 or 2.5%³
Cash advances (domestic and international) \$5.00 or 2.5%³

Cashcard

EFTPOS transaction, cash-out and decline \$0.50

IMB ATM⁶

BPAY Free
Cheque deposit⁴ \$0.75
ATM withdrawal (including Visa Debit Card) \$0.50
ATM balance enquiry or failed transaction \$0.25
Transfer to an IMB account \$0.25

Other ATM⁶ - n.b. Direct charge as determined by ATM Operator may also apply

Other ATM withdrawal, balance enquiry or failed transaction Free
International ATM \$5.00

Transaction Type	Fee
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Over the counter

Balance enquiry Free
Cash deposit \$0.50
Cheque deposit⁴ \$0.75
Branch cash withdrawal \$1.00
Transfer to an IMB account \$0.50
BPAY \$0.50
Purchase Financial Institution Cheque (per cheque) \$6.00
Cheque bill payments (per cheque) \$6.00
Single direct credit to another financial institution \$0.50
Scheduled direct credit to another financial institution \$0.50

Other facilities

Direct credit Free
Direct debit by another financial institution or entity \$0.50
Personal cheque withdrawal \$1.00
Cheque deposit⁴ \$0.75
Scheduled cheque withdrawal (per cheque) \$6.00
Scheduled electronic withdrawal \$0.50
PayTo (where available) Free

Australia Post⁷

Bank@Post deposit, withdrawal, enquiry and failed transactions \$4.50

2. Fee payable if the transaction is processed via EFTPOS at the merchant's election, including contactless Visa debit card transactions. **3.** Higher value will apply. See Important Information: International Purchases and International Cash Advances on page 3 of this document. **4.** Fee applies to each account that a cheque is deposited into. If a cheque deposit is split across multiple accounts, the fee is applied to each account separately. **5.** The Member Transaction Allowance cannot be applied against Account Keeping Fees. **6.** Facilities not available on DIY Super Account. **7.** Facilities available on Business Banking Accounts at Australia Post's discretion.

Fee Definitions

Fee Policy

Fees charged may be in relation to:

- government taxes;
- specific charges imposed on IMB by our Cheque Services Provider;
- the cost of special services provided to our members
- transaction fees;
- administration costs relating to subpoenas and garnishee orders; and
- in some cases account keeping fees.

Government Taxes

The Federal, State and Territory Governments may impose taxes and charges on accounts from time to time. We may charge you and debit your account with any government charges applicable from time to time.

If there is a change to, or introduction of a government charge that you directly or indirectly pay, we will tell you about this reasonably promptly after the government notifies us, unless the government itself publicises the introduction or change.

Default Fees and Unauthorised Overdraw Interest

When your savings account is overdrawn for 20 days, a Default fee will be debited from your account on the 20th day and a further Default fee debited each month thereafter while your account remains overdrawn. In addition, an unauthorised overdraw interest rate of 13.85% will apply. This interest is calculated daily and charged to your account monthly.

Default Notice Fee

A Default Notice fee will be debited from your deposit account or Personal Credit Line facility, where you are in breach of this PDS and/or the schedule and IMB issues a notice to you demanding monies. Refer to clause 7.1 and 10.4 of the Member Guide to Transaction Banking Product Disclosure Statement for further information.

IMB Service Fees

Service	Fee
Default fee	\$25.00
Default Notice fee	\$30.00
Transfers between accounts to cover overdrawn balance	\$15.00
Stop payment personal cheque	\$15.00
Card replacement (in excess of 1 p.a.)	\$10.00
Pin replacement (in excess of 1 p.a.)	\$5.00
Transaction Listing	
• up to 10 pages	\$5.00
• 10 pages and over (per page)	\$0.50
Interest statement (per page)	\$2.50
Copy of personal cheque	\$15.00
Copy of share dividend record	\$12.00
Copy of withdrawal or deposit form	\$15.00
Visa Cardholder	
Facility Fee (per month, per card)	\$1.60 ⁸
Visa voucher request (per request)	\$15.00 ⁹
Urgent Visa card mailing	\$20.00
Overseas Visa card replacement	\$150.00 ⁹
Bulk coin count (max. charge)	\$5.00 ¹⁰
Manual deposit other institution	\$10.00
Recalculation of interest (per hour)	\$30.00
Audit Certificate (per certificate)	\$30.00
Share Trading (including GST)	\$33.00
Unclaimed monies/ dormant account (max. charge per account)	\$40.00
Research fee (per hour)	\$30.00
Retrieval of archived documents (per item)	\$20.00
Total cash withdrawal over \$2,000 in a day	
0.2% of total cash withdrawals	
Trace on Financial Institution Cheque	\$50.00 ⁹
Trace on personal cheque	\$50.00 ⁹
Cheque Services Provider special clearance on cheques (max. charge)	\$16.00 ⁹
Copy of Financial Institution Cheque (max. charge)	\$16.00 ⁹
Stop payment fee (IMB cheques) (max. charge)	\$12.50 ⁹

Service	Fee
Foreign cheque conversion (value less than AU\$10,000)	\$25.00 ^{9/11}
Foreign cheque conversion (value AU\$10,000 and greater)	\$50.00 ^{9/11}
Purchase of foreign currency	\$10.00 or 1.00% ¹²
BPAY payment return	\$5.00
Rejected post-dated BPAY	\$5.00
Trace on Electronic Debit/Credit	\$20.00
Email Alerts	Free
SMS Alerts on loan accounts	Free
SMS Alerts on all other accounts (per alert)	\$0.25
IMB Everyday Unlimited and Everyday Unlimited Kick Start Accounts include 5 free SMS Alerts per month.	

Service Fees are not offset by the Member Transaction Allowance.

8. Fee will be charged on the first day of each month for each Visa Card on issue. Not applicable to Everyday Unlimited, Everyday Unlimited Kick Start and Everyday 50PLUS accounts, or to an Everyday Online Term Link Account for the period that an investment amount is held in an Online Term Deposit or a Reinvested Online Term Deposit (refer to clause 22 of the Member Guide to Transaction Banking Product Disclosure Statement). **9.** Charges either wholly or partly imposed by third parties, such as Visa, our Cheque Services Provider and Travelex. **10.** Bulk coin count fee does not apply to Zoo Accounts. **11.** Minimum charge, subject to additional fees and charges. **12.** \$10 or 1% of the value of the total order (whichever is greater).

Withdrawal and Transaction Limits

Cash Withdrawal

Maximum daily cash withdrawal limit per card or account (excluding any cash withdrawals made using a Tiff) - \$1,000.

Maximum cash withdrawal limit using a Tiff - \$1,500 per transaction (multiple transactions may be made daily and each transaction may be up to the maximum limit).¹³

Visa Debit Card/Cashcard

Maximum daily transaction limit applicable to Visa or EFTPOS transactions performed using your Visa Debit Card or Cashcard - \$10,000 (unless a lower maximum overseas transaction limit is stated).

Maximum daily transaction limit applicable to Visa transactions performed in the United States using your Visa Debit Card - \$5,000.

In response to the COVID-19 pandemic, there is a temporary increase to contactless transaction limits using your Visa Debit Card or Cashcard. Selected merchants will be able to accept contactless transactions without requiring the merchant to obtain your PIN, for transactions up to \$200 (previously \$100).

Internet Banking and Mobile Banking App

Maximum daily transaction limit applicable to transactions performed using Osko within Internet Banking combined with transactions performed using Osko via the Mobile Banking App - \$1,000.

Maximum daily transaction limit applicable to transactions performed within Internet Banking combined with transactions performed via the Mobile Banking App (including Osko) - \$5,000.

This limit does not include BPAY transactions and transfers between IMB accounts in the same name.

PayTo maximum Payment Agreement limit - \$5,000.

Limits may change. If we change them, we will generally give you 30 days notice unless the change required is in response to an immediate need to restore the security of individual accounts or the payments or Internet Banking system, or where there is the risk of fraud to you or us. This includes for the prevention of systematic or individual criminal activity.

13. We may in our discretion allow you to make a cash withdrawal in a single transaction that exceeds the maximum limit.