

**:ubank**

# Fees and Limits

Effective 7 November 2025

## Fees

Monthly account fee	Free
Transfers between your Ubank accounts	Free
Pay someone using a BSB and account number or PayID	Free
PayTo	Free
BPAY	Free
Domestic card payment	Free
Domestic ATM cash withdrawal or balance enquiry	Free Some ATM operators may charge a fee
International card payment	Free
International ATM cash withdrawal or balance enquiry	Free Some ATM operators may charge a fee

<b>Direct debit dishonours</b>	Free  We don't charge a dishonour fee, but other financial institutions may charge a fee if we reject a direct debit because there are insufficient funds in your account.
<b>Replacement debit card in Australia</b>	Free
<b>Emergency Visa replacement debit card</b>	Free
<b>Emergency Visa cash</b>	Free

## Limits

Transfers between your Ubank accounts	Unlimited
Pay someone using a BSB and account number or PayID	\$20,000 per day <sup>^+</sup>
BPAY <sup>*</sup>	\$20,000 per day <sup>^+</sup>

<sup>+</sup> The limit shown is the standard limit. You can select a different limit using the App, and can choose from options between \$0 and \$20,000. You may also be able to temporarily increase this limit above \$20,000, to an amount up to \$100,000. If this option is not available to you in the App, or if you need a higher temporary limit, call us.

PayTo	\$20,000 per day <sup>^</sup>
Debit card and digital wallet transactions (other than cash out) <sup>*</sup>	Up to your available Spend or Bills account balance
Cash out using your debit card at an ATM or point of sale	\$2,000 per day <sup>^</sup>

<sup>\*</sup> Merchants, Billers or other providers of facilities may impose additional limits

<sup>^</sup> These limits apply per customer per day

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Ubank is part of National Australia Bank Limited ABN 12 004 044 937  
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