



Account Limits, Fees and Charges

1. Account Limits

Limit Type	Everyday Account Amount (AUD)	Everyday Business Account Amount (AUD)
Funds going out of your account		
ATM withdrawal – daily limit	\$1,000	\$2,000

2. Fees and Charges

Things you should know:

- We do not charge any monthly account management fees or dishonour fees on any transaction accounts available on the AMP Bank app*.
- Special Service fees are charged to your account at the time of transaction or when we process your request.
- ATM operators may apply a direct charge for ATM transactions. These fees will be charged to your account immediately.
- If you have any questions about fees charged to your account, please get in touch with us through the AMP Bank app.

*Only AMP Bank accounts applied for using the AMP Bank app are accessible on the AMP Bank app

2.1 Special Service fees

Fee	Everyday Account (AUD)	Everyday Business Account (AUD)
Monthly account management fee When you open and use your account with us	Nil	Nil
ATM withdrawal fee When you withdraw cash at ANZ, Commonwealth Bank, Westpac or atmX ATMs in Australia [*]	Nil [#]	Nil [#]
Currency conversion fee When you use your Debit Card to make a purchase overseas or withdraw from an ATM overseas in a foreign currency and the transaction is converted to Australian dollars	Nil	Nil
International payment fee If we accept funds in a foreign currency that is sent to your account (by SWIFT) from a bank in Australia or overseas	\$30	\$30
International ATM withdrawal fee When you withdraw cash at any international ATM	Nil [#]	Nil [#]
Transaction trace fee When you request us to investigate and trace a transaction	\$20	\$20
Mastercard transaction dispute fee When you dispute a transaction and you are not successful	\$25	\$25
Audit certificate fee When you or an auditor request an audit certificate for your account	N/A	\$25

2.2 Overdrawn accounts

You must not overdraw your account at any time. If for any reason your account is overdrawn, we won't charge dishonour fees or charge you interest on the daily closing debit balance. See the **General Terms and Conditions** and the **Transaction Account Terms and Conditions** for more information on managing your account.

[#]We won't charge you a fee, but NAB and other ATM operators may apply a direct charge for ATM transactions. These fees will be charged to your account immediately by the ATM operator.

Contact details

If you have any questions about these terms and conditions, contact us on the details below:

AMP Bank



AMP Bank app



1800 950 105

+61 251 351 930 (international)