



Account Limits, Fees and Charges

7 February 2025

Credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009,
AFSL and Australian credit licence 234517

This document outlines the limits, fees and charges that apply to Everyday and Everyday Business Accounts (our Transaction Accounts). This booklet must be read in conjunction with:

- General Terms and Conditions; and
- Transaction Account Terms and Conditions.

The limits, fees and charges are current as at the date printed on the front page of this document. We will notify you of any changes to the limits, fees and charges in accordance with the terms and conditions of your Transaction Account.

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	\$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 app².
- The fees listed in this section are charged to your account at the time of transaction or when we process your request.

¹ Where a third-party ATM operator charges a fee to use its ATM, that fee may form part of the limit amount.

² Only AMP Bank accounts applied for using the AMP Bank app are accessible on the AMP Bank app.

- ATM operators may apply a direct charge for ATM transactions. These fees will generally 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.

2.1 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, CBA, Westpac and atmX branded ATMs in Australia We don't charge you a fee, but other ATM operators may apply a direct charge for ATM transactions	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 We don't charge you a fee, but ATM operators may apply a direct charge for ATM transactions	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, but we may choose to close your account or take other action. See the **General Terms and Conditions** and the **Transaction Account Terms and Conditions** for more information on managing your account.

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](tel:1800950105) | [+61 251 351 930](tel:+61251351930) (international)