

# Daily Limits

Effective 5 May 2026

This document sets out the daily limits that apply to transactions from your People First Bank Accounts performed via People First Bank Digital Banking or via the legacy People's Choice Mobile Banking or Internet Banking services.

You will need to read this document in conjunction with the Accounts & Access Facilities Terms & Conditions, and the Fees & Charges document.

## In branch transactions

Transaction type	Limit per day
Cash withdrawal	\$5,000 (maximum \$50 per day in coins) <sup>1</sup>
Corporate cheques	Account balance

<sup>1</sup>Cash limits subject to 'Cash handling' at Part A2.2 'Branch and Customer Hub Services'.

## ATM and EFTPOS

Transaction type	Limit per day
Cash withdrawal	\$2,000 per Card
Cash deposit	\$8,000 per Card
Corporate cheques (if available)	\$1,500 per Card

## Bank@Post™<sup>1</sup>

Transaction type	Limit per day
Cash withdrawal	\$2,000 per Card
Cash deposit	\$8,000 per Card

<sup>1</sup>Bank@Post™ and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

## Digital Banking

These default limits apply when you bank with us using Online Banking or the People First Bank App (unless we have agreed with you to apply different limits).

Transaction type	Limit per day
BPAY®	\$20,000
Internal transfers between your Accounts (within the same Membership)	Unlimited
Pay Anyone Payments using a BSB and account number	\$5,000 cumulatively
Pay Anyone Payments using a BSB and account number or PayID via Osko (Osko payments)	\$5,000 cumulatively

## Phone Banking

Transaction type	Limit per day
Internal transfers between your Accounts (within the same Membership)	Unlimited

## Visa Debit Card

Transaction type	Limit per day		
	Standard	Accountholder is aged 10 – 11 years <sup>1</sup>	Accountholder is aged 12 – 16 years
Cash out	\$2,020 <sup>2</sup>	\$220 <sup>2</sup>	\$1,020 <sup>2</sup>
Non-contactless purchases (e.g. chip/strip)	Account <sup>2</sup> balance	\$1,020 <sup>2</sup>	\$1,020 <sup>2</sup>
Number of non-contactless transactions	No limit	No limit	No limit
Contactless purchases (e.g. payWave, tap)	\$2,000	\$270	\$1,020
Number of contactless transactions	50	50	50

<sup>1</sup>10 to 11 year olds can only be issued a Visa Debit Card with the consent of an adult.

<sup>2</sup>Lower limits may apply for offline transactions.

## People's Choice - Legacy services Internet Banking/Mobile Banking

These default limits apply when you bank with us using People's Choice Internet Banking or Mobile Banking (unless we have agreed with you to apply different limits).

Transaction type	Limit per day
BPAY®	\$20,000
International Money Transfers	\$5,000
Pay Anyone Payments to another People's Choice Account, but not within your Membership	\$100,000
Internal transfers between your Accounts (within the same Membership)	\$100,000
Payments to an Account with another brand or financial institution through: <ul style="list-style-type: none"> <li>• Pay Anyone Payments using a PayID; and</li> <li>• Payments through Internet Banking using a BSB and Account Number</li> </ul>	\$5,000 cumulatively

## How to contact us

You can contact us in any of the following ways:

- T 13 11 82
- F 1300 365 775
- [peoplefirstbank.com.au](http://peoplefirstbank.com.au)
- Post: People First Bank  
GPO Box 1942, Adelaide S.A. 5001
- In person: At any of our branches