

Dated 4 September 2026 – Effective 30 October 2026

About this Document

This Supplement to the Daily Limits document (**Supplement**) is issued by Heritage and People's Choice Limited ABN 11 087 651 125, AFSL and Australian Credit Licence 244310 trading as People First Bank (the Issuer). This Supplement updates and amends the Daily Limits document dated 5 May 2026 (**Daily Limits**), and must be read in conjunction with the Daily Limits document, Accounts & Access Facilities Terms & Conditions and the Fees & Charges document. The Daily Limits document remains in full force, except to the extent amended by this Supplement.

Words and expressions defined in the Daily Limits document are taken to have the same meaning in this Supplement.

Amendments to the Daily Limits document

This Supplement makes the following changes to the Daily Limits document, effective 30 October 2026:

Changes to specific clauses

- On page 2, in the 'In Branch transactions' summary table, the limit relating to Corporate Cheques is deleted.
- On page 2, the separate 'ATM and EFTPOS' and 'Bank@Post' Summary Tables have been removed and consolidated into the 'Card Limits' Summary Table on page 3. In the former 'ATM and EFTPOS' Summary Table, we have removed the limit relating to deposits of corporate cheques at an ATM or via EFTPOS, as this functionality is no longer available.
- On page 2, the Summary Table for 'Digital Banking' is deleted and replaced as follows:

Transaction type	Default limit per day
BPAY®	<u>\$20,000</u>
Transfer money Internal transfers between your Accounts (within the same Membership)	<u>Unlimited</u>
Pay Anyone Payments - using a BSB and account number - using PayID (Osco Payments)	<u>\$5,000 cumulatively</u>

- On page 3, the Summary Table for 'People's Choice – Legacy services Internet Banking/Mobile Banking' is deleted.
- On page 3, the Summary Table for 'Visa Debit Card' is deleted and replaced as follows:

Card Limits

Transaction type	Limit per day per Card		
	Standard ¹	Account-holder is aged 10-11 years ²	Account-holder is aged 12-17 years ³
Cash out (all types) - cumulative: - ATM and EFTPOS - Bank@Post^{TM 5}	\$2,020	\$220 ⁴	\$1,020 ⁴
Cash deposit (ATM or Bank@Post ^{TM 5})	\$8,000		
Total purchases daily limit	\$10,000⁴	\$270⁴	\$1,020⁴
Total purchases daily limit is cumulative of the following transactions:			
Non-contactless purchases (e.g. chip/strip/Digital Wallet)	\$10,000 ⁴	\$270 ⁴	\$1,020 ⁴
Contactless purchases (e.g. payWave, tap) ⁶	\$2,000	\$270	\$1,020

¹ These settings apply to most cards. People First Bank may apply lower limits in a variety of circumstances, at our discretion. Contact us for more details.

² 10 to 11 year olds can only be issued a Visa Debit Card with the consent of an adult.

³ Upon turning 18 years old, the limits that apply to your Card usage will automatically be changed to the Standard limit per day for each relevant transaction type.

⁴ Lower limits may sometimes apply, e.g. lower limits may apply if a system is unavailable.

⁵ Bank@PostTM and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

⁶ There is a limit of 50 per day on the number of transactions allowed for this type of transaction.

All other terms and conditions as set out in the Daily Limits document remain unchanged.

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) ¹
Corporate cheques	Account balance

¹ 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™¹

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

¹Bank@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 ¹	Accountholder is aged 12 – 16 years
Cash out	\$2,020 ²	\$220 ²	\$1,020 ²
Non-contactless purchases (e.g. chip/strip)	Account ² balance	\$1,020 ²	\$1,020 ²
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

¹10 to 11 year olds can only be issued a Visa Debit Card with the consent of an adult.

²Lower 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: • Pay Anyone Payments using a PayID; and • Payments through Internet Banking using a BSB and Account Number	\$5,000 cumulatively

How to contact us

You can contact us in any of the following ways:

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- peoplefirstbank.com.au
- Post: People First Bank
GPO Box 1942, Adelaide S.A. 5001
- In person: At any of our branches