People First Bank

Daily Limits

Effective 30 October 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.

People First Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

In branch transactions

Transaction type	Limit per day
Cash withdrawal	$5,000 (maximum $50 per day in coins)[1]

[1] Cash limits subject to 'Cash handling' at Part A2.2 'Branch and Customer Hub Services'.

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	Default limit per day
BPAY®	$20,000
Transfer money • Internal transfers between your Accounts (within the same Membership)	Unlimited
Pay Anyone Payments[1] • using a BSB and account number processed as a Direct Entry Payment	$5,000 cumulatively
Pay Anyone Payments[1] • using a BSB and account number; or • using PayID processed as an Osko Payment	$5,000 cumulatively

[1] Pay Anyone Payments made using a BSB and account number may be processed as an Osko Payment or a Direct Entry Payment, depending on the receiving financial institution's capability. Separate and different cumulative limits apply to each type of processing transaction. Where a transaction using a BSB and account number is to be processed as an Osko Payment this will normally be identified in our Digital Banking platform. Where a Pay Anyone Payment is scheduled to occur as a future-dated payment, rather than immediately, this will be processed as a Direct Entry Payment.

Phone Banking

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

Card Limits

Transaction type	Limit per day per card		
	Standard[1]	Accountholder is aged 10 - 11 years[2]	Accountholder is aged 12 - 17 years[3]
Cash out (all types) - cumulative: • ATM and EFTPOS • Bank@Post™ [5]	$2,020	$220[4]	$1,020[4]
Cash deposit (ATM or Bank@Post™ [5])	$8,000		
Total purchases daily limit	**$10,000[4]**	**$270[4]**	**$1,020[4]**
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@Post™ and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

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

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

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