

Cash Passport Fees and Limits – Visa ATM card

Description	AU\$	EU€	GB£	HK\$	NZ\$	SG\$	US\$
Initial card fee and in-store reload fee	Charges apply and may vary by Agent						
BPAY reload fee	1% of the reload amount						
ATM fee per withdrawal*	3.75	2.20	1.50	24.00	4.00	4.75	2.25
SMS reload fee	1.1% of the reload amount						
Monthly inactivity fee - only applicable after 12 months of inactivity	4.00	2.00	1.50	27.50	4.80	5.40	2.00
Overdraft fee	20.00	15.00	10.00	120.00	25.00	25.00	15.00
Unintended use fee**	2.95 %	NIL	NIL	NIL	NIL	NIL	NIL
Full withdrawal and closing of Cash Passport fund	Charges apply and may vary by Agent (up to AU\$10)						
Minimum load	100	60	40	640	120	120	80
Maximum BPAY reload amount per day	AU\$10,000 or equivalent						
Maximum balance on card at any one time	25,000	15,000	10,000	156,000	27,000	30,000	20,000
Maximum load amount over a 12 month period	US\$30,000 or equivalent						
Total amount you may load onto all prepaid cards during any 12 month period	US\$30,000 or equivalent						
Maximum ATM withdrawal amount in a 24 hour period***	6,000	3,500	2,500	39,000	7,000	8,000	5,000

* Some ATM operators may charge an additional fee for withdrawals.

** Please refer to clause 8.6 of the ATM Cash Passport Terms and Conditions.

*** Some ATM operators may set their own withdrawal limits which may be lower than this limit.

Please refer to the [ATM Cash Passport brochure](#) for full details of all fees and limits.

Please note that these fees and limits are subject to variation, in accordance with the Card's Terms and Conditions.

Visa Cash Passport™ is issued by Heritage Building Society Limited ABN 32 087 652 024. The Card may only be used by the authorised signatory and in accordance with the current conditions of use.