

Cash Passport Fees and Limits – Visa Debit card

FEE DESCRIPTION	AU\$	EU€	GB£	NZ\$	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	4.00	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	4.80	2.00
Unintended use fee**	2.95%	NIL	NIL	NIL	NIL
Full withdrawal and closing of your Cash Passport fund	Charges apply and may vary by Agent (up to AU\$10)				
Over the counter cash back fee	10.00	6.00	FREE	12.00	8.25
Balance enquiries	FREE				
LIMIT DESCRIPTION	AU\$	EU€	GB£	NZ\$	US\$
Minimum load amount	100	60	40	120	80
Maximum BPAY reload amount per day	10,000	6,000	4,000	10,000	8,000
Maximum SMS reload amount per day	AU\$1000 (or foreign currency equivalent)				
Maximum balance allowed on your card at any one time	25,000	15,000	10,000	30,000	20,000
Total amount you may load onto all prepaid cards during any 12 month period	45,000	25,500	18,000	51,000	30,000
Maximum ATM withdrawal limit per 24 hours***	1,400	800	600	1,600	1,000
Maximum over the counter cash back limit at merchants	350	200	150	400	250
Maximum over the counter cash back limit at financial institutions	350	200	2000	400	250
Maximum EFTPOS purchase limit per 24 hours	7,000	4,000	3,000	8,000	5,000

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

** Please refer to condition 9.4 of the Terms and Conditions.

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

Please refer to the [Product Disclosure Statement \(Updated Notice 15 Apr 2011\)](#) for this product for full details of all fees and limits.

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.