

# Payment Limits

Effective: 8 April 2025

We have set the following daily limits on transaction/withdrawal amounts. These limits apply generally across all Newcastle Permanent account types. If there are any specific limits that exist for a particular product, this will be detailed in the applicable **Product Schedule** which can be found at [newcastlepermanent.com.au/terms](https://newcastlepermanent.com.au/terms).

## Branch & card limits

Payment type	Maximum limit
Visa Debit purchases	\$10,000 per card, per day <sup>1,2</sup>
Cashcard purchases	\$3,000 per card, per day <sup>1</sup>
Visa Credit purchases	Unlimited amount <sup>1,4</sup>
Visa Credit Cash Advances	\$1,000 per card, per day <sup>1,4</sup>
Cash withdrawals through ATM or eftpos	\$1,000 per card, per day <sup>1</sup>
Visa Debit Cash Advances through ATM or eftpos	\$1,000 per card, per day <sup>1</sup>
Apple Pay	Same as card purchase limit <sup>1</sup>
Google Pay™	\$500 USD per transaction up to the card purchase limit <sup>1,3</sup>
Branch cash withdrawal	\$1,000 per account, per day (Larger withdrawals available by request and are subject to availability)
Automatic Transfer (transfers to another account) initiated via branch	Unlimited

## Internet Banking/mobile app payment limits (cumulative across all your accounts) <sup>6</sup>

Payment type	Daily limit
Personal Internet Banking	Pay Anyone & Osko®
	Default: \$2,000 (can be self-managed within internet banking up to \$10,000) Maximum optional limit: \$50,000 <sup>5</sup>
	BPAY® <sup>7</sup>
Business Internet Banking	Default: \$10,000 (can be self-managed within internet banking up to \$20,000) Maximum optional limit: \$75,000 <sup>5</sup>
	PayTo® <sup>8</sup>
	Payment Agreement authorisations: \$5,000 Sub limit for Payment Agreements that allow 'anytime' or multiple payments made within a day : \$1,000
Business Internet Banking	Pay Anyone & Osko
	Default: \$10,000 Maximum optional limit: \$100,000 <sup>5</sup>
	BPAY® <sup>7</sup>
Business Internet Banking	Default: \$20,000 Maximum optional limit: \$100,000 <sup>5</sup>
	PayTo® <sup>8</sup>
	Payment Agreement authorisations: \$5,000 Sub limit for Payment Agreements that allow 'anytime' or multiple payments made within a day : \$1,000

## More Information

Limits are subject to available balance, credit limits and product restrictions. Fees may apply to these transactions. For more information, see the relevant terms and conditions at [newcastlepermanent.com.au/terms](https://newcastlepermanent.com.au/terms). Limits are subject to our discretion and lower limits may be applied to higher risk transactions, such as payments to cryptocurrency exchanges.

<sup>1</sup> Some merchants (stores) or ATM providers may apply lower limits.

<sup>2</sup> A sub-limit of \$1,500 per card, per day applies to transfers to payment wallets or other cards (except for transfers to Newcastle Permanent or Greater Bank).

<sup>3</sup> The same transaction limits on your card apply to Google Pay, however, an individual transaction limit of USD \$500.00 also applies to Google Pay. There is a limit on how many offline transactions can be made before an internet connection (mobile data or Wi-Fi) is required. You can use your physical card where these Google Pay limits have been reached. Note: you may be required to enter a PIN for some older merchant terminals.

<sup>4</sup> A maximum of 20 of these transactions can be made per credit card, per day.

<sup>5</sup> Higher limits, up to the maximum allowable limit available upon request by contacting us, however will require a mobile number for payment authorisations, and are subject to approval.

**Note:** By increasing your Daily Payment Limit to a higher amount than the default limit, you acknowledge that this may increase any potential liability through unauthorised transactions or fraud.

<sup>6</sup> Daily payment limits are calculated on the date a payment occurs (not the date a payment was created).

<sup>7</sup> Some BPAY Billers may impose their own limits on the amount they will accept.

<sup>8</sup> Contact us if you wish to request a modification to your PayTo authorisation limit.