



Payment Limits and Two-Factor Authentication

Effective date 13 February 2018

Daily Payment Limits

There are two separate Daily Payment Limits that apply to payments made using Online Banking.

Daily Payment Limits are the cumulative value of:

- all Pay Anyone payments (including Batch Payments for Business Members) and Osko® Payments; OR
- all BPAY® Payments

made, or set up, on all registered accounts by all Authorised Users on Internet Banking and our Banking Apps on a given day. There is no limit on the amount transferred between your own linked accounts.

Daily Payment Limits are calculated on the date the payment occurs, not the date it is created.

Personal Members are able to manage their Payment Limits using Internet Banking by decreasing or increasing them up to their maximum Daily Payment Limit. If you choose to decrease your limit to \$0 you will need to call us on 13 19 87 or visit us in a branch for the limit to be increased.

As a Business Member you can add an Authorised User so they have access to your business accounts using Internet Banking. You can also choose to set a lower Daily Payment Limit for each Authorised User.

If you would like to manage the Daily Payment Limit for your Authorised Users contact us on 13 19 87 or attend your local branch.

Two-Factor Authentication

Customers with a registered mobile number will be prompted to enter an SMS Code. Customers without a registered mobile number will be required to set up and use a Transaction Password#.

These options are used to authorise certain functions including:

- Pay Anyone, Osko and BPAY Payments (including multiple payments for Business Members) that exceed a specific value;
- Adding new Billers or Payees;
- Uploading a batch (ABA) file*;
- Multiple Payments where one or more of your Payees or Billers is new* ; or
- Updating an email address.

A lower Daily Payment Limit may apply to customers using a Transaction Password.

* Applies to Business Members only.

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