

# TRANSACTION LIMITS FOR PERSONAL AND BUSINESS BANK ACCOUNTS

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This guide contains information on limits that will apply to certain transaction types. Please see the terms and conditions of your account for further information and details of other limits that apply such as cash withdrawal and cash deposit limits (if any).

## BPAY AND PAY ANYONE

Limits for BPAY\*\* and Pay Anyone via ANZ Internet Banking, ANZ Internet Banking for Business, ANZ App and/or ANZ Phone Banking (where relevant) are detailed on the following pages:

- Personal customers: [www.anz.com.au/support/make-payments/](http://www.anz.com.au/support/make-payments/)
- Business customers: [www.anz.com.au/support/internet-banking/pay-transfer-business/](http://www.anz.com.au/support/internet-banking/pay-transfer-business/)

## PAYTO

The limit for PayTo\*\*\* is currently \$25,000 per PayTo Agreement.

## CHEQUE DEPOSITS AT ANZ ATMS

Limits and restrictions apply to the cheques that can be deposited at ANZ ATMs that accept cheques.

- only Australian Cheques may be deposited.
- the total value of Australian Cheques deposited in a single transaction must not exceed \$999,999.99;
- a limit to the number of cheques that can be deposited in a transaction may apply.

## BANK@POST

Limits for deposits and withdrawals at Bank@Post using your ANZ Visa Debit Card (when available) are currently:

- \$8,000 per cash deposit; and
- \$2,000 per cash withdrawal.

## ACCOUNT FUNDING TRANSACTION (AFT) AND ORIGINAL CREDIT TRANSACTION (OCT) THROUGH VISA DIRECT

Limits for an AFT or OCT through Visa Direct are currently:

- \$2,500 for each transaction per card;
- \$9,950 a day per card; and
- a maximum of 30 transactions per day.

## OTHER

Lower limits may sometimes apply. For e.g., lower limits may apply if a system is unavailable.

Merchants or other people involved in a transaction may apply limits and charge fees if a limit is exceeded.

Different limits may apply for transactions undertaken via ANZ Transactive (used by some business customers) and you should refer to those terms and conditions for more information.

\* BPAY is a registered trademark of BPAY Pty Ltd.

\*\* PayTo is a registered trademark of NPP Australia Limited.