

Supplement to the Daily Limits document

Dated 25 March 2026 – Effective 5 May 2026

**People's
Choice**

Banking for life

About this Document

This Supplement to the Daily Limits document (**Supplement**) is issued by Heritage and People's Choice Limited ABN 11 087 651 125, AFSL and Australian Credit Licence 244310 trading as People's Choice Credit Union (the Issuer). This Supplement updates and amends the Daily Limits document dated 30 October 2025, and must be read in conjunction with the Daily Limits document. The Daily Limits document remains in full force, except to the extent amended by this Supplement.

Words and expressions defined in the Daily Limits document are taken to have the same meaning in this Supplement.

Amendments to the Daily Limits document

This Supplement makes the following changes to the Daily Limits document, effective 5 May 2026:

Changes to all clauses

- In any clause of the Daily Limits document any reference to the term 'People's Choice', or 'People's Choice Credit Union' (other than references to Heritage and People's Choice Limited), is deleted and replaced with "People First Bank".
- In any clause of the Daily Limits document any reference to the term "Internet Banking" is deleted and replaced with 'Online Banking'.
- In any clause of the Daily Limits document any reference to the term 'Mobile Banking' is deleted and replaced with 'People First Bank App' or 'App'.
- In any clause of the Daily Limits document any reference to the term 'National Contact Centre' is deleted and replaced with 'Customer Hub'.

Changes to specific clauses

- On page 1, the introductory paragraph is amended by inserting the underlined and removing the struck through words as follows:

This document sets out the daily limits that apply to transactions from your ~~People's Choice~~ People First Bank Accounts performed via People First Bank Digital Banking or via the legacy People's Choice Mobile Banking or Internet Banking services.

- On page 2, the table showing the daily limit for 'ATM and EFTPOS' transactions is amended by inserting the following new row:

Transaction Type	Limit per day
Cash deposit	\$8,000 per card

- On page 2, under the 'ATM and EFTPOS' daily limits table, a new 'Bank@Post' table is inserted as follows:

Bank@PostTM

Transaction Type	Limit per day
Cash withdrawal	\$2,000 per card
Cash deposit	\$8,000 per card

¹ Bank@PostTM and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

- On page 2, the 'Internet Banking' daily limits table is deleted and replaced as follows:

Digital Banking

These default limits apply when you Bank with us using Online Banking or the People First Bank App (unless we have agreed with you to apply different limits).

Transaction Type	Limit per day
BPAY	\$20,000
Internal transfers between your Accounts (within the same Membership)	Unlimited
Pay Anyone Payment using a BSB and account number	\$5,000 cumulatively
Pay Anyone Payments using a BSB and account number or PayID via Osko (Osko payments)	\$5,000 cumulatively

- i. On page 3, the 'Phone Banking' daily limits have been updated as follows:

Transaction Type	Limit per day
<i>Internal transfers between your Accounts (within the same Membership)</i>	<i>Unlimited</i>

- j. On page 4, a new 'People's Choice - Legacy services' daily limit table is inserted as follows:

People's Choice – Legacy services

Internet Banking / Mobile Banking

These default limits apply when you bank with us using People's Choice Internet Banking or Mobile Banking (unless we have agreed with you to apply different limits).

Transaction Type	Limit per day
<i>BPAY</i>	<i>\$20,000</i>
<i>International Money Transfers</i>	<i>\$5,000</i>
<i>Pay Anyone Payments to another People's Choice Account, but not within your Membership</i>	<i>\$100,000</i>
<i>Internal transfers between your Accounts (within the same Membership)</i>	<i>\$100,000</i>
<i>Payments to an Account with another brand or financial institution through:</i> <ul style="list-style-type: none"> <i>• Pay Anyone Payments using a PayID; and</i> <i>• Payments through Internet Banking using a BSB and Account Number</i> 	<i>\$5,000 cumulatively</i>

All other terms and conditions as set out in the Daily Limits document remain unchanged.

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Daily Limits

Effective 30 October 2025

This document sets out the daily limits that apply to transactions from your People's Choice Accounts.

You will need to read this document in conjunction with the Accounts & Access Facilities Terms & Conditions, and the Fees & Charges document.

People's Choice Credit Union, a trading name of Heritage and People's Choice Limited ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.
In this document, People's Choice Credit Union is referred to as People's Choice.

In branch transactions

Transaction type	Limit per day
Cash withdrawal	\$5,000 (maximum \$50 per day in coins) ¹
Corporate cheques	Account balance

¹ Cash limits subject to 'Cash handling' at Part A4.3 'Branch and National Contact Centre services'

ATM and EFTPOS

Transaction type	Limit per day
Cash withdrawal	\$2,000 per Card
Corporate cheques (if available)	\$1,500 per Card

Internet Banking

These limits apply when you bank with us using Internet Banking.

Transaction type	Limit per day
BPAY®	\$20,000
International Money Transfers	\$5,000
Pay Anyone Payments to another People's Choice Account, but not within your Membership	\$100,000
Internal transfers between your Accounts (within the same Membership)	\$100,000
Payments to an Account with another brand or financial institution through: · Pay Anyone Payments using a PayID; and · Payments through Internet Banking using a BSB and Account Number	\$5,000 cumulatively

Phone Banking

Transaction type	Limit per day
Internal transfers between your Accounts (within the same Membership)	Balance of your Account

Visa Debit Card

Transaction type	Limit per day		
	Standard	Accountholder is aged 10 – 11 years ¹	Accountholder is aged 12 – 16 years
Cash out	\$2,020 ²	\$220 ²	\$1,020 ²
Non-contactless purchases (e.g. chip/strip)	Account ² balance	\$1,020 ²	\$1,020 ²
Number of non-contactless transactions	No limit	No limit	No limit
Contactless purchases (e.g. payWave, tap)	\$2,000	\$270	\$1,020
Number of contactless transactions	50	50	50

¹10 to 11 year olds can only be issued a Visa Debit Card with the consent of an adult.

²Lower limits may apply for offline transactions

How to contact us

You can contact us in any of the following ways:

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- In person: At any of our branches