

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.

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: <ul style="list-style-type: none">• 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:

- T 13 11 82
- F 1300 365 775
- peopleschoice.com.au
- Post: People's Choice
GPO Box 1942, Adelaide S.A. 5001
- In person: At any of our branches