MoveBank

Summary of Accounts, Access Facilities and Transaction Limits

Effective 1 August 2026

Version: 1.0

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SUMMARY OF ACCOUNTS, ACCESS FACILITIES & TRANSACTION LIMITS

	Transaction Accounts	Savings Accounts					Credit Cards
Account type	**Everyday Transaction**	**Express Saver**	**Online Saver**	**Growth Saver**	**Bonus Saver**	**Term Deposits**	**Low Rate Credit Card**
Account description	Full access transaction account	High interest savings account offering at call funds and staff assisted transactions	Online only saver account offering at call access and high interest	Online saver account paying bonus interest on balances up to $25K when conditions are met	Online saver account paying bonus interest on balances up to $250K when conditions are met	Lock in a fixed rate for the term of your investment	Credit card with up to 45 days interest free for purchases
Account eligibility	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual account only (additional card holder option)
Purpose	Personal	Personal & SMSF	Personal	Personal	Personal	Personal & SMSF	Personal
Account keeping fee	$0	$0	$0	$0	$0	$0	$59 per year (waived for first year)
Statement options	Online	Online	Online	Online	Online	Online	Online
Minimum balance	$1	$1	$1	$1	$1	$5,000	N/A
Maximum balance*	$2 million	$2 million	$2 million	$25,000**	$250,000**	$2 million	$25,000
Available as Offset	✓	✗	✗	✗	✗	✗	✗

* The combined total limit of all transaction, savings, and term deposit accounts is $5 million
** The Growth Saver and Bonus Saver accounts will accept deposits higher than the maximum balance indicated, but do not pay bonus interest on funds above this balance amount

ACCESS FACILITIES

Funds at call^	✓	✓	✓	✓	✓	✗	✓
Visa card	✓	✗	✗	✗	✗	✗	✓
BPAY	✓	✓	✓	✓	✓	✗	✓
Bank@Post	✓	✗	✗	✗	✗	✗	✓
Contact centre	✓	✓	✗	✗	✓	✓	✓
Direct debit	✓	✗	✗	✗	✗	✗	✗
Direct credit	✓	✓	✓	✓	✓	✗	✓
Online Banking	✓	✓	✓	✓	✓	✓	✓
Periodical payment	✓	✓	✓	✓	✓	✗	✓
Overdraft	✗#	✗	✗	✗	✗	✗	✓

^Term Deposits may incur break costs/penalty, plus 30 days' notice.
#Existing members with Overdraft accounts supported

DAILY TRANSACTION LIMITS

ATM withdrawal	$2,000	N/A	N/A	N/A	N/A	N/A	$2,000
BPAY	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	$5,000
NPP transfers	$5,000	$5,000	$5,000	$5,000	$5,000	N/A	$2,000
Other external transfer	$5,000	$5,000	$5,000	$5,000	$5,000	N/A	$2,000
Internal transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited

CHEQUE CLEARANCE - Bank@Post cheque deposits clearance is 7 business days. Foreign cheques drawn on Australian bank accounts in AUD have a clearance of 24 days. MoveBank does not accept foreign currency cheques or direct cheque deposits.

Deposits over $2M are subject to acceptance criteria and negotiation.

Account and Access Facilities issued by MoveBank Limited AFSL/Australian Credit Licence 234536. ABN 91 087 651 090.
This document should be read in conjunction with our Conditions of Use, Interest Rate Schedule and Fees and Charges Schedule