



Effective 30 January 2026

SUMMARY OF ACCOUNTS, ACCESS FACILITIES & TRANSACTION LIMITS

| Account type | Transaction Accounts | | Savings Accounts | | | | | |
|----------------------|---|---|--|---|--|---|--|---|
| | Everyday Transaction Account (\$3) | Everyday Saver (\$1, S22, S33) | Express Saver (\$50) | Online Saver (\$20) | Growth Saver (\$30) | Bonus Saver (\$10) | Term Deposits | Credit Card (\$7) |
| Account description | Full access transaction account where the monthly account keeping fee is waived when you deposit \$1500 or more into the account. | Full access transaction account with no monthly fee if conditions are met | 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 and joint accounts | Individual account only (additional card holder option) |
| Purpose | Personal | Personal | Personal & SMSF | Personal | Personal | Personal | Personal & SMSF | Personal |
| Account Keeping Fees | \$5 a month (if conditions not met) | \$5 a month (if conditions not met) | | | | | | \$59 a year (waived for first year) |
| Statement Options | Online | Online or Post | Online or Post | Online | Online | Online | Online or Post | Online |
| Minimum balance | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$5,000 | N/A |
| Maximum balance* | \$2 million | \$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 S30 and S10 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 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Contact centre | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ | ✓ | ✓ |
| Bank@Post | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✓ |
| Direct debit | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Direct credit | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Internet Banking | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Periodical payment | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Overdraft | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✓ |

DAILY TRANSACTION LIMITS

| | | | | | | | | |
|----------------|---------|---------|-----|-----|-----|-----|-----|---------|
| ATM withdrawal | \$2,000 | \$2,000 | N/A | N/A | N/A | N/A | N/A | \$2,000 |
|----------------|---------|---------|-----|-----|-----|-----|-----|---------|

INTERNET BANKING (INCLUDING THE MOVE BANK APP)

| | | | | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----------|
| BPAY | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | N/A | \$5,000 |
| BPAY – with OTP [#] | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | N/A | \$10,000 |
| NPP transfers | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | N/A | \$2,000 |
| NPP transfers – with OTP [#] | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | N/A | \$5,000 |
| Other external transfer | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | N/A | \$2,000 |
| Other external transfer – with OTP [#] | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | N/A | \$5,000 |
| Internal transfer | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | Unlimited |

^OTP – One-time password is second factor security using SMS. Higher internet banking limits require pre-registration.

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. MOVE Bank 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](#).