

**You won't want
to miss this.**

Well... that might be stretching it a bit.



ME Go™ Deposit Accounts

Interest rates, transaction limits, fees and charges

About this booklet.

The Interest Rates, Transaction Limits, Fees and Charges outlined in this document apply to the:

ME Go SaveME™;
ME Go HomeME™; and
ME Go SpendME accounts.

This document forms part of the ME Go Deposit Account General Terms and Conditions. Terms defined in the ME Go Deposit Account General Terms and Conditions have the same meaning in this document.

This document will only be available electronically for download through the ME Go app or online at **www.mebank.com.au**. It's important to keep a copy of this document.

Version 1.06 Dated 10 May 2025

Interest rates.

See the ME Go interest rates and other important interest rate information which sets out our current interest rates, qualifying criteria for bonus interest as well as the balance tiers if you click on the below link:

<https://www.mebank.com.au/savings-account-interest-rates/>

Fees and charges.

Name	Fee	Description
Monthly Account Keeping	Nil	There are no monthly account keeping fees with ME Go Accounts.
Domestic Emergency Card Replacement	\$15	Charged when we courier a card to you within Australia.
International Emergency Card Replacement	\$75	Charged when we courier a card to you internationally.
Request to change colour of card	\$10	Charged when you request to change the colour of your debit card
Overdrawn Account	Nil	There is no overdrawn fee or debit interest rate applied.
Currency Conversion	Nil	Fee charged by ME for any International Transaction which includes: <ul style="list-style-type: none"> any transaction made in a foreign currency; or when any transaction is processed outside of Australia (in Australian dollars or a foreign currency). It is calculated as a percentage of the Australian dollar equivalent.
Domestic ATM Withdrawal / Balance Enquiry Fee	Nil	We don't charge a fee to withdraw cash or check your account balance, however the ATM owner may charge a fee which should be displayed on the screen before proceeding with the withdrawal.
International ATM Withdrawal	\$0	Charged when a withdrawal is performed at an ATM outside of Australia. A fee may also be charged by the ATM owner and should be displayed on the screen before proceeding with the withdrawal.
International Balance Enquiry	\$0	Charged when a balance enquiry is performed at an ATM outside of Australia. A fee may also be charged by the ATM owner which should be displayed on the screen before proceeding with the enquiry or associated withdrawal.
Trace	\$20	Charged when you request the Bank to initiate a Trace to confirm that a third-party payment was received at the destination account or when an unknown third party payment has been received into your account. Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account
Manual Statement	\$10	Charged when you request a manual statement to be generated and emailed to you. Statements are available on the ME Go App and can be accessed for closed Accounts at no cost. Statements for periods prior to migration of an Account to the ME Go app will not be available from the ME Go app, but can be requested from ME.
Paper Statement – International	\$5	Charged for each paper statement that is required to be posted to an International Address.
Direct Debit Dishonour	Nil	Charged for each direct debit that is dishonoured on the same day that the dishonour takes place.
Cheque Dishonour	Nil	Charged for each cheque deposit that is dishonoured on the same day that the dishonour takes place.
Bank Cheque	\$10	Charged for each bank cheque that is produced and posted to an Australian address.
BPAY Error Correction Fee	\$30	Charged when you and/or the BPAY biller request the Bank to correct, investigate, dispute or trace an error made on a BPAY instruction. Note: This fee will be waived where it is determined that either the Bank or the BPAY system has caused the error to occur.
BPAY, Pay Someone, Card Transactions	Nil	There is no fee charged by ME for performing a BPAY® Payment, Pay Anyone or making a Card transaction. Merchants may charge fee in respect of card transactions which should be advised to you at the time of making the transaction.
Withdrawal by card at Bank@Post™	Nil	There is no fee to withdraw cash using your card at Bank@Post™.
Deposit of cash at Bank@Post™	Nil	There is no fee to deposit cash at Bank@Post™.
Deposit of cheques at Bank@Post™	Nil	There is no fee to deposit cheques at Bank@Post™.
Balance enquiry at Bank@Post™	Nil	There is no fee to check your account balance at Bank@Post™.

Transaction limits.

The transaction limits below apply to ME Go Account holders or to ME Go Cards. If permitted, changing any of the below limits can take place through the ME Go app. We reserve the right to change these limits at any time when we reasonably consider it appropriate or prudent to do so. Merchants, or other financial institutions may also impose payment limits and restrictions. All amounts are in AUD.

Transaction Type	Limits
Pay Someone	Daily limit set at \$5,000 per Account holder. This can be increased in the ME Go App up to \$20,000 per day per Account holder. A temporary one-day limit can be set above the \$20,000 daily limit to allow for large one-off transfers.
Payments using the New Payments Platform (NPP)	Daily limit set at \$5,000 per Account holder. . NPP Payments form part of the Pay Someone daily limit.
BPAY Payments	Daily limit set at \$20,000 per Account holder. This can be increased in the ME Go App up to \$100,000 per day per Account holder. Certain billers may set their own limits for individual BPAY payments.
Visa Debit Card Transaction	Daily limit set at \$1,000 per card if your debit card was first issued before 12 April 2024, and \$5,000 per card if your debit card was first issued on or after 12 April 2024. This amount can be decreased to \$1,000 per day or increased up to \$25,000 per day in the ME Go app.
Visa Debit Card Withdrawal	Daily limit set at \$1,000 per Card. This amount can be increased in the ME Go app up to \$2,000 per day.
Visa Debit Card Withdrawal at Bank@Post™	Daily limit set at \$2,000 per Card.
Visa Contactless	Transaction limit set at \$100 in Australia where no PIN or signature is required. If a PIN or signature is provided then you may be able to perform a transaction up to the Visa Debit Card Transaction limit.
Cash Deposit at Bank@Post™	Daily limit set at \$3,000 per Card.
Combined Cash & Cheque Deposit at Bank@Post™	Daily limit set at \$999,999.99 per Card.
Any payments or transfers (including Pay Someone, NPP and Visa Debit Card Transactions) to known cryptocurrency or digital asset exchanges	Monthly calendar limit set at up to \$5,000 per Account holder in total across all accounts. This limit is a set limit and cannot be increased or decreased.
All transfers or Pay Someone payments to a fixed interest rate home loan account accessible on the ME Go app	You cannot transfer or pay an amount that would lead to the annual prepayment limit (set at an aggregate of \$10,000 for a 12 month period) being exceeded.



ME Bank – a division of Bank of Queensland
Limited ABN 32 009 656 740 AFSL and
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