

## Transaction Limits

Transfer limits for Interac e-Transfers, Me-to-Me e-Transfers, and Remote Deposit of Cheques

		Personal		Business	
		Sending \$	Receiving \$	Sending \$	Receiving \$
<b>Interac e-Transfers</b> <i>(see notes below)</i>	Per single transaction	up to 3,000	up to 25,000	up to 3,000	up to 25,000
	Per 1 day	up to 3,000	no limit	up to 3,000	no limit
	Per 7 days	up to 10,000	no limit	up to 10,000	no limit
	Per 30 days	up to 20,000	no limit	up to 20,000	no limit
<b>Me-to-Me Automated Fund Transfers</b> <i>(see notes below)</i>	Per single transaction	up to 20,000	up to 100,000	up to 20,000	up to 100,000
	Per 1 day	up to 20,000	up to 100,000	up to 20,000	up to 100,000
	Per 7 days	up to 140,000	up to 700,000	up to 140,000	up to 700,000
	Per 30 days	up to 500,000	up to 1,000,000.01	up to 500,000	up to 1,000,000.01
<b>Remote Cheque Deposit</b> <i>(by phone app)</i>	Per single transaction	N/A	up to 10,000	N/A	up to 10,000
	Per 1 day	N/A	up to 10,000	N/A	up to 10,000
	Per 7 days	N/A	up to 40,000	N/A	up to 40,000
	Per 30 days	N/A	up to 100,000	N/A	up to 100,000

### NOTES:

#### Receiving Funds:

- Interac e-Transfers: Members can *receive* multiple e-Transfers, up to the **per single transaction limit of \$25,000**. There is **no limit** to the **total amount** a Member can receive within a **1-day, 7-day, or 30-day** time frame.
- Me-to-Me Automated Fund Transfers: Members can *receive* multiple Transfers up to the **per single transaction and 1-day, 7-day, and 30-day limits** posted above.

#### Sending Funds:

- Interac e-Transfers: Members can *send* multiple Interac e-Transfers up to the **per single transaction limit and 1-day, 7-day, and 30-day limits** posted above.
- Me-to-Me Automated Fund Transfers: Members can *send* multiple Me-to-Me Automated Fund Transfers up to the **per single transaction limit and 1-day, 7-day, and 30-day limits** posted above.

#### Transfer Limits:

- For both Interac e-Transfers and Me-to-Me Automated Fund Transfers: Limits are automatically reset once the duration is over. For example, if a transaction to send funds by e-Transfer completes on January 5 at 1:00 PM, the 7-day limit will automatically reset at 2:01 PM on January 12.
- Each financial institution sets its own transfer limits. Therefore, transfers into a Member's account may be affected by the limits in place at the sender's Financial Institution.

## ATM and POS Transaction Limits

		Personal	Business
<b>ATM</b>	Per calendar day	1,000	1,000
<b>POS</b> <i>(See note)</i>	Per single transaction (flash/tap function only)	250	250
	Per calendar day (flash/tap function only)	400	400
	Per calendar day (flash/tap and chip function combined)	1,500	1,500

**NOTE:** Merchants set their own limits on POS terminals, which may override the member card limit