

Transaction Limits

Transfer limits for Interac e-Transfers, Me-to-Me Transfers, and Remote Cheque Deposits.

		Personal		Business	
		Sending \$	Receiving \$	Sending \$	Receiving \$
Interac e-Transfers <i>(see notes below)</i>	Per single transaction	up to 10,000	up to 25,000	up to 10,000	up to 25,000
	Per 1 day	up to 10,000	no limit	up to 10,000	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
Me-to-Me Automated Fund Transfers <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
Remote Cheque Deposit <i>(by mobile 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 Transfers up to the **per single transaction 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.

Automatic Teller Machine (ATM) and Point of Sale (POS) Transaction Limits

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