

Foreign Exchange Value Tomorrow and Value Spot

Product Disclosure Statement

Issued by Suncorp-Metway Ltd
Australian Financial Services Licence No. 229882
ABN 66 010 831 722

Effective Date: 9 November 2023



Important information

Purpose of this PDS

This Product Disclosure Statement (**PDS**) is an important legal document that contains statements and information concerning, and Terms and Conditions applicable to, Foreign Exchange – Value Tomorrow and Value Spot (**FX Transactions**) issued by Suncorp-Metway Ltd (ABN 66 010 831 722 AFSL 229882) (**Suncorp, we, our** or **us**). The information in this PDS can help you:

- decide if this product meets your needs; and
- compare this product with similar products.

General information only

The information in this PDS is general information only and doesn't take into account your personal objectives, financial situation or needs. Prior to making a decision about this product you should consider the information in this PDS.

You should also consider the Target Market Determination (TMD) available at <https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/foreign-exchange-value-tomorrow-and-value-spot-tmd.pdf>. The TMD sets out the target market for this product, triggers to review the TMD and certain other information. The TMD does not form a part of this PDS and the Terms and Conditions applicable to this product.

You should obtain advice tailored to your personal circumstances in respect of legal, tax, accounting and financial implications of entering into FX Transactions.

When you acquire this product, you are entering into a contract with Suncorp-Metway Limited and agree to the Terms and Conditions. This means that you only deal with us in relation to this product. If you decide to enter into an FX Transaction, you should keep this PDS and all other documentation related to your agreement for future reference.

Contact Suncorp

If you have any questions about this PDS, would like a hard copy of this PDS and associated information or wish to contact us, call 1300 557 763 between 8 am and 5 pm AEST, from Monday to Friday. You may also visit our website at [suncorp.com.au/banking](https://www.suncorp.com.au/banking),

or visit any Suncorp branch. Suncorp Treasury is located at Heritage Lanes, Level 23, 80 Ann Street, Brisbane, Qld 4000.

Important terms

To assist you in understanding this PDS, the definitions of some words have been provided in the "Important Terms" in section 10.

Australian distribution only

The offer, to which this PDS relates, is available to persons receiving the PDS (electronically or otherwise) in Australia, who are Australian residents.

The distribution of this PDS in jurisdictions outside Australia may be restricted by law and therefore, persons into whose possession those documents come should seek advice on and observe any such restrictions. Failure to comply with relevant legislation may violate these laws. This PDS does not constitute an offer or invitation in any place in which, or to any person to whom, it would not be lawful to make such an offer or invitation.

Updating the PDS

The information in this PDS is subject to change from time to time and is up to date as at the date stated on the cover. Where the new information is materially adverse information Suncorp will either issue a new PDS or a supplementary PDS setting out the updated information. Where the new information is not materially adverse information, we will not issue a new PDS or a supplementary PDS, but we will make the updated information available to you on our website [suncorp.com.au/banking](https://www.suncorp.com.au/banking), or you can call 1300 557 763. If you ask us to, we will send you a hard copy of the updated information free of charge.

Examples in this PDS

Examples are for illustrative purposes only. The actual Exchange Rate will vary depending on the terms of the FX Transaction and the factors listed in section 2 of this PDS.

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1 Key Features

This is a summary of the key features of the product. You should read the entire PDS before transacting.

Topic	Summary
Who is the issuer?	Suncorp-Metway Ltd (ABN 66 010 831 722; Australian Financial Services Licence 229882)
What are we offering?	<p>An FX Transaction is an agreement between you and Suncorp to exchange one currency for another (Currency Pair) at an agreed Exchange Rate on an agreed settlement date that is two Business Days or less after the date of this agreement.</p> <p>In this PDS Suncorp offers the following FX Transaction products:</p> <ul style="list-style-type: none"> – Value Tomorrow FX Transaction; and – Value Spot FX Transaction. <p>This PDS also sets out information in relation to the Foreign Exchange Orders service for Value Tomorrow FX Transactions and Value Spot FX Transactions.</p>
What are the significant benefits?	Entering into an FX Transaction allows you to achieve Exchange Rate protection and cash flow certainty in relation to the relevant foreign exchange transaction. Refer to section 2 for further detail.
What are the significant disadvantages and risks?	<ul style="list-style-type: none"> – Currency risk – Foreign currency markets are volatile and there is a risk that Exchange Rates will move adversely, commonly called “currency risk”. There is a risk that you could incur a loss to the extent that these move against you. – Market risk – This can arise due to changes in government or economic policy, interest rates and Exchange Rates, market sentiment, global events, technological change, environmental conditions or changes in legislation. – Other risks are explained in Section 4 including counterparty risk, liquidity risk, operational risk, sanctions risk and early termination risk.
What is the term?	<p>Value Tomorrow FX Transaction – settles one Business Day after the date of the agreement.</p> <p>Value Spot FX Transaction – settles two Business Days after the date of the agreement.</p>
Which currencies are offered?	<p>Suncorp will quote on the following currencies:</p> <p>CAD, CHF, CNY*, DKK, EUR, FJD, GBP, HKD, INR, JPY, NOK, NZD, PGK, PHP, SEK, SGD, THB, USD & ZAR.</p> <p>As this is subject to change, please contact your Foreign Exchange Representative for a full range of currencies offered.</p> <p>* CNY – There are restrictions on CNY and other transactions. Refer to section 4 for further details.</p>
What is the minimum contract amount?	<p>There is no minimum transaction amount for a Value Tomorrow FX Transaction or a Value Spot FX Transaction.</p> <p>There is no minimum transaction amount for a Foreign Exchange Order however Suncorp is not obliged to accept a request.</p>
What do I have to pay?	The cost of an FX Transaction is determined by the Exchange Rate we agree with you. Fees and charges may be payable in relation to additional services we may provide to you in association with your agreement. For further details see “Table of Fees” in section 3.
How is it settled?	FX Transactions are settled on the agreed settlement date. On the settlement date you must make a physical delivery of one currency to Suncorp and Suncorp will make a physical delivery of another currency to you. Refer to section 2 for further details.
Can I vary the settlement date?	The settlement date for these agreements is fixed. There are no circumstances under which you may vary the settlement date for these agreements.
Can I terminate the FX Transaction early?	<p>You may not terminate the FX Transactions covered in this PDS early.</p> <p>Suncorp may unilaterally terminate the FX Transaction in certain circumstances. Refer to section 4 for further details on these circumstances.</p>
How do I enter into a contract?	<p>Access to these FX Transactions requires a completed, signed and returned Treasury Client Details Form which we provide to you prior to undertaking the agreements. Access may also be subject to Suncorp’s credit approval process to obtain a Daily Settlement Limit. You will also need a Legal Entity Identifier (LEI).</p> <p>To request a quote or make an FX Transaction you will need to contact your Foreign Exchange Representative and specify the Currency Pair to be exchanged (AUD for CAD etc.), the contract amount, the settlement date or any optional delivery period (if available) required.</p>
No cooling-off rights	There is no cooling off period once you have entered into an FX Transaction. For further details see section 2.
Tax	The tax consequences of executing an FX Transaction will depend upon your specific circumstances. You should seek your own independent tax advice before you enter into an FX Transaction. For further details see section 7.

2 Product Overview

Foreign exchange is the conversion of one currency to another. A foreign exchange transaction is an agreement between you and Suncorp to exchange one currency for another at an agreed Exchange Rate on an agreed settlement date.

The conversion can take place today or another day in the future, as nominated by you. These days must be Business Days in both countries of the currencies being exchanged and the United States. This PDS covers foreign exchange agreements that take place one or two Business Days after the date of the agreement. If you require a agreement that takes place more than two Business Days after the date of the agreement, please refer to the "Foreign Exchange – Forward Exchange Contract" PDS issued by Suncorp, which you should consider in deciding whether to acquire or to continue to hold a Forward Exchange Contract. The "Foreign Exchange – Forward Exchange Contract" PDS can be accessed at suncorp.com.au/banking or by contacting us on 1300 557 763 between 8am and 5pm AEST from Monday to Friday.

The purpose of this PDS is to give you an understanding of how to convert from one currency to another using an FX Transaction. If you want to know more about other products available, please contact your Foreign Exchange Representative.

We are not obliged to sell or buy back this product before it expires, and it cannot be traded on a market with anyone else.

Access to the FX Transaction covered by this PDS may be subject to a Suncorp credit approval process for a Daily Settlement Limit and should be discussed with a Suncorp lending representative.

For any terms used within the PDS that you do not understand, please refer to 'Important terms' in section 10.

What is an FX Transaction?

A foreign exchange agreement is the conversion of one currency to another. This is expressed as an Exchange Rate. This conversion can settle as follows:

Value today	settles same day of agreement (not covered by this PDS)
Value tomorrow	settles one Business Day after agreement (covered by this PDS)
Value spot	settles two Business Days after agreement (covered by this PDS)
Forward	settles more than 2 Business Days after agreement. Forward Exchange Contracts (FECs) are not covered by this PDS.

An FX Transaction covered by this PDS is a binding agreement between two parties to exchange one currency for another, at an agreed rate and on an agreed settlement date, that is either one or two Business Days after the date of the agreement. On the settlement date there is physical delivery of one currency in exchange for the other currency and the amount you pay or receive is determined by the agreed Exchange Rate.

An Exchange Rate is the price of one currency expressed in terms of another for settlement on a specified date. The way an Exchange Rate is quoted in Australia is the amount of foreign currency that you will receive or pay for one Australian dollar (AUD).

When you contact one of our Foreign Exchange Representatives for an Exchange Rate, it is important that you clearly state which currency you are buying and which currency you are selling. For example, "I want to buy USD 10,000 and sell the Australian dollar equivalent. What is your Exchange Rate?"

Our Foreign Exchange Representative will provide you with an Exchange Rate. This rate is only applicable at the time it is quoted to you. Currency markets are moving all the time and Exchange Rates change throughout the day. If you want to accept the Exchange Rate quoted, you need to state clearly that you want to proceed with the agreement and accept the Exchange Rate quoted. If you decide not to proceed and contact our Foreign Exchange Representative at a later time, a new Exchange Rate will be quoted which could be better or worse than the previous quote.

Margin

The Exchange Rate applied in converting one currency against another currency is determined by the Market Rate, plus a 'margin' which is the difference between the Market Rate and the Exchange Rate we quote for your foreign currency agreement. The margin is retained by us or shared with another foreign currency supplier. (See further detail in section 3 below).

Foreign Exchange Orders

Suncorp offers a Foreign Exchange Order service in some currencies that it trades. A Foreign Exchange Order is a request made by you to buy or sell your Currency Pair at a specified Exchange Rate to be completed within a requested future timeframe. This service may provide you with the ability to place an order at a targeted level which may be reached through 24 hour international markets.

Suncorp is not obliged to accept a Foreign Exchange Order and will only fill a request for a Foreign Exchange Order on a best endeavours basis in Currency Pairs that have adequate liquidity *and where the Exchange Rate includes a level of margin that is acceptable to us*. Please contact your Foreign Exchange Representative for a list of available currency pairs.

When making the Foreign Exchange Order, you advise the Spot Rate, and the amount at which you will buy or sell a currency against another currency. The Spot Rate includes the margin (refer to section 3).

There is no minimum amount for a Foreign Exchange Order however Suncorp is not obliged to accept a request. Foreign Exchange Orders can be set as either "Good till Cancelled", or for a Set Expiry Date.

Only unfilled portions of Foreign Exchange Orders can be cancelled. Any unfilled portion at expiry will lapse. Foreign Exchange Orders are taken on a best endeavours basis and will be subject to market volatility, liquidity, and market data. While the market level (net of our margin) may be reached there may not be sufficient volume to complete your Foreign Exchange Order.

Cleared funds will be required to be placed on hold or a Daily Settlement Limit approved before placing a Value Tomorrow/Value Spot Foreign Exchange Order.

The following types of Foreign Exchange Orders are available:

1. Take Profit Orders: you place a Foreign Exchange Order with a specific Spot Rate which is more attractive to you than the prevailing Market Rate. The intent of a Take Profit Order is usually to execute an FX Transaction if there is a decrease or increase in the Exchange Rate in your favour.

2. Stop Loss Order: you place a Foreign Exchange Order with a specific Spot Rate which is less attractive than the prevailing Market Rate. The intent of a Stop Loss Order is usually for risk management reasons as you need to set a worst-case conversion rate for budgetary or other reasons but are optimistic that the

currency pair may reach more attractive levels in the short term.

3. One Cancels the Other Order: A One Cancels the Other (OCO) order is a pair of linked automated Foreign Exchange Orders. An OCO order ensures that only one of these linked Foreign Exchange Orders is executed. If either of the two Foreign Exchange Orders is executed, the remaining Foreign Exchange Order is cancelled.

Early termination of an FX Transaction

You may not terminate your FX Transaction prior to the settlement date. However Suncorp may in certain circumstances terminate an FX Transaction before its settlement date (see section 4 below).

Examples of FX Transactions

Any rates used in these examples are for illustrative purposes only and may not reflect current Market Rates, outcomes, forecasts or predictions. The actual Exchange Rate will vary depending on the terms of the FX Transactions and the factors listed in section 2 of this PDS. To assess the merits of a foreign exchange contract you will need to use the actual rates and figures quoted to you by your Foreign Exchange Representative.

Example 1: Simple Conversion

- AUD/USD 0.7305 means that 1 AUD is equal to 0.7305 US cents.
- AUD/JPY 74.45 means that 1 AUD is equal to 74.45 Japanese Yen.

Exchange Rates are always quoted from the perspective of Suncorp. When we quote a selling rate, we are quoting the Exchange Rate at which we would sell the foreign currency and buy AUD. When we quote a buying rate, we are quoting the rate at which we would buy the foreign currency and sell AUD. Simple conversions are not offered under this PDS.

Example 2: Buying Currency – Spot FX Transaction

Two Business Days from now you want to buy USD 10,000 and pay us the AUD equivalent. If we quote you a USD selling rate of 0.7300, the amount of Australian dollars you will need to pay us in exchange for the USD is calculated as follows:

$$\frac{\text{USD } 10,000}{0.7300} = \text{AUD } 13,698.63$$

If you accept this rate, the deal is done with settlement in two Business Days. Therefore, two Business Days from now, you will pay Suncorp AUD 13,986.63 and

Suncorp will deliver the USD 10,000 as per your Instructions.

Example 3: Selling Currency – Value Tomorrow FX Transaction

In one Business Day you want to sell GBP 50,000 and receive the AUD equivalent. We will quote you a buying rate for GBP. If we quote you a rate of 0.5515, you will receive 1 Australian dollar for every 55.15 British pence. The amount of Australian dollars we will pay you in exchange for the GBP is calculated as follows:

$$\frac{\text{GBP } 50,000}{0.5515} = \text{AUD } 90,661.83$$

If you accept this rate, the deal is done with settlement in one Business Day. Therefore, one Business Day from now, you will pay Suncorp GBP 50,000 and Suncorp will deliver AUD 90,661.83 to you as per your Instructions.

Calculating rates

Two handy rules to remember if you are calculating the rates yourself are:

- if you are converting from foreign currency to AUD, divide the foreign currency amount by the Exchange Rate to calculate the equivalent AUD amount; and
- if you are converting from AUD to foreign currency, multiply the AUD amount by the Exchange Rate to calculate the equivalent foreign currency amount.

Note: Suncorp will also quote on currency pairs that do not include AUD (e.g. EUR/USD, GBP/USD).

What are the benefits of FX Transactions?

There is a risk that Exchange Rates may move between the date you enter into the agreement and the settlement date. The benefits of dealing with an FX Transaction include protection in the event of unfavourable movements in Exchange Rates and cash flow certainty in relation to the relevant foreign exchange agreement. See examples above for illustrations of these benefits.

For example – an agreement is made to fix the rate of exchange tomorrow. That means you'll receive the quoted amount agreed to in your Confirmation, even if the rates change and are less favourable to you tomorrow.

What are the disadvantages of an FX Transaction?

Foreign currency markets are volatile. The disadvantages of an FX Transaction include:

- once you have agreed your rate with Suncorp you will not be able to take advantage of any favourable movements in Exchange Rates for this agreement;
- there is no cooling-off period for the FX Transactions covered by this PDS. This means that, in most circumstances, once you enter into an FX Transaction, you cannot terminate or vary the FX Transaction; and
- an FX Transaction cannot be traded on a market with anyone else.

3 Fees and charges

This section describes fees and other costs that may be charged in relation to an FX Transaction. You should read all the information about the fees and charges, as it is important you understand their impact on FX Transactions.

You must pay these fees and charges at the time specified in any agreement we have with you. We can debit an account that you have with us for any fees and charges you are required to pay. For more details – see section 8 "Set Off".

You can get further information on current fees and charges by contacting your Foreign Exchange Representative.

Applicable fees and charges

Unless we tell you otherwise, the following fees are charged per item at the time the service is provided, or the agreement or event occurs:

Table of Fees	
Telegraphic Transfers: Issued	\$30.00 each
Recall, Amend or Trace requests	\$30.00 each
Confirmation Reprint:	\$3.00 each
Transfers to other institutions (EFT)	\$0.00 (free)
Request for Audit Certificate	\$30.00 per certificate
Record search/copy fee	\$70.00 per hour

In charging any fee or charge we will comply with:

- the law (including any obligation we may have to disclose our fees to you);
- the ePayments Code (if applicable); and
- the Banking Code (if applicable).

Exemptions from fees and charges

In certain circumstances Suncorp may exempt customers or refund particular fees and charges at our reasonable discretion. For more information please contact your Foreign Exchange Representative.

If we exempt or refund a particular fee or charge it does not waive our right to apply that fee or charge in a different FX Transaction in the future.

Changing the fees and charges

We can change, vary, add or remove fees and charges that apply at any time. We will comply with section headed "Changing the Terms and Conditions" in section 8 in changing the fees and charges. We can also introduce new fees and charges.

If any fee or charge is changed, varied, added or removed, we will notify you in accordance with the section headed "Changing the Terms and Conditions" in section 8.

How Suncorp earns income on FX Transactions

We earn income from the foreign currency and interest spread (or margin) that we apply to FX Transactions due to the difference between the Exchange Rate at which we buy and sell currencies or lend and borrow funds.

We determine the margin on a customer to customer basis. The significant factors that may influence the size of the margin include but are not limited to: the volume and frequency of agreements by the client, the currencies being exchanged, Suncorp's cost and profit margin, and your business relationship with the greater Suncorp Group.

Our margin is incorporated into the Exchange Rates and interest rates quoted to you and is not an additional charge or fee payable by you.

Remuneration and other benefits paid to Foreign Exchange Representatives

Foreign Exchange Representatives employed by Suncorp-Metway Limited receive an annual salary, which is based on a number of general factors including industry experience, location, qualifications and complexity of role.

In addition, Foreign Exchange Representatives may be eligible to receive an annual short-term incentive payment based on a number of factors including the Foreign Exchange Representative's individual performance and subject to Suncorp's performance.

However, Foreign Exchange Representatives do not receive incentives, commissions or other payments based solely on individual sales or the advice provided by the Foreign Exchange Representative. Foreign Exchange Representatives may also be eligible to receive an annual grant of Suncorp Group shares, this is subject to Suncorp Group performance and individual performance.

Government fees and charges

Currently, no government fees and charges apply to Suncorp FX Transactions.

4 Risks

There are certain risks you should consider when undertaking an FX Transaction and what they mean for you. If you do not understand a risk or would like to know more, speak to your financial adviser.

FX Transactions should only be entered into if their use is consistent with your risk management strategy and financial circumstances. Monitoring of any risks associated with FX Transactions is your responsibility, including monitoring the current value of the FX Transaction.

Significant Risks

Market risk (also known as systematic risk)

Market risk can arise due to changes in government or economic policy, interest rates and Exchange Rates, market sentiment, global events, technological change, environmental conditions or changes in legislation.

All these things can adversely affect the financial markets in which these FX Transactions are offered.

Foreign exchange risk (also known as currency risk)

Foreign currency markets are volatile and the rate at which you can exchange the Australian dollar can rise and fall. There is a risk that Exchange Rates can move adversely, which is also called currency risk. There is a risk that you could incur a loss to the extent that these move against you.

CNY and other currency restrictions

Before entering into an FX Transaction denominated in CNY, you should be aware of any additional risks relating to the currency. CNY is subject to increased exchange rate risks and a changeable regulatory framework. Conversion and the cross-border transfer of CNY to and from mainland China are subject to

regulatory restrictions from the People's Republic of China that may change from time to time. For example, the regulation requires that any CNY remittance into mainland China is for the purpose of settling a verified trade transaction, of which Suncorp will require supporting documentation. Eligibility of recipients and Chinese government policy may also change over time. Thus, CNY as at the date of this document is not freely convertible, and its open market availability is variable. Suncorp is not liable for losses incurred from a returned payment in the form of bank fees or exchange rate movements.

For more information on other currencies that may be currently subject to regulatory or transactional restrictions please contact your Foreign Exchange Representative.

Other Risks

Counterparty risk

Counterparty risk is the risk that a counterparty to an FX Transaction may be unable to meet its obligations. Suncorp-Metway Ltd is the counterparty to your FX Transaction and is an authorised deposit-taking institution subject to prudential regulation. Our financial position and other corporate information can be understood by referring to the information and documents at the "Financial reports" section on our website www.suncorpgroup.com.au.

Liquidity risk

Liquidity risk arises as there is no cooling-off period for the FX Transactions covered in this PDS and therefore once you enter into the agreement you will be required to complete it on the settlement date. You cannot cancel your agreement at a time when you may need it and it cannot be traded on a market with anyone else.

Operational risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or events that are external to Suncorp.

You are reliant on the ability of Suncorp to price and settle your FX Transaction in a timely and accurate manner. Suncorp, in turn, is dependent on the reliability of its own operational processes, which include communications, computers and computer networks. Disruptions in Suncorp's processes may lead to delays in the execution and settlement of your FX Transaction. Such disruptions may result in contractual outcomes that are unfavourable to you.

Suncorp accepts responsibility only for those operational risks that are internal to Suncorp. In particular, to deliver some currencies, Suncorp may use agents and correspondent banks. Any delay or failure by such agent or correspondent bank to deliver the required currency may result in a delay or failure by Suncorp in settling your FX Transaction. Suncorp cannot control and does not accept responsibility for any losses resulting from events external to Suncorp. Suncorp will refund any payment you have made in relation to your FX Transaction where Suncorp is unable to settle your FX Transaction due to a failure by an agent or correspondent bank.

Sanctions risk

Suncorp is bound by laws that impose obligations in relation to the prevention of money laundering and the financing of terrorism. In order for Suncorp to meet its obligations under Australian Anti-Money Laundering and Counter-Terrorism Financing Laws (**AML/CTF Laws**), Suncorp may need to collect certain information from you, conduct ongoing monitoring activities and make reports to AUSTRAC.

Australia, as a member state of the United Nations, also implements United Nations Security Council sanctions and is subject to Australian Sanctions Laws.

The Australian Sanctions Laws prohibit certain conduct, including dealing with, and making payments to, certain people and entities prescribed on a list maintained by the Department of Foreign Affairs and Trade.

If Suncorp is aware, or has reasonable grounds to believe, that you are a proscribed person or entity under Australian Sanctions Laws or any international sanctions law that applies to Suncorp, or if Suncorp otherwise believes it necessary in order to comply with Suncorp's obligations under applicable AML/CTF Laws or sanctions laws, then Suncorp may require you to provide certain information, suspend, cancel or refuse you services, or close or terminate any account, facility, agreement (including FX Transactions), arrangement or agreement with you. We may also be required to freeze your assets. Where Suncorp takes these actions, it will have no liability to you or any associated party.

You could incur a significant cost as a result of these actions.

Suncorp may take any action it (acting reasonably) considers necessary in order to comply with anti-money laundering and counter-terrorism financing or sanctions laws, including but not limited to disclosing information held about you to our related bodies corporate or service

providers, other banks, or relevant regulatory and/or law enforcement agencies in Australia or overseas.

Early termination risk

Suncorp may terminate an FX Transaction without prior notice if:

- you fail to pay any amount by the time and in the manner required under the Derivatives Master Agreement (**DMA**) or ISDA Master Agreement (**ISDA**);
- you breach the Terms and Conditions of the DMA, ISDA or any other agreement between you and Suncorp;
- we have reasonable grounds to believe that the FX Transaction is being used in connection with fraud, misuse or for any other inappropriate use;
- we have reasonable grounds to believe there is a material risk of loss to you or us;
- a representation made by you in connection with the FX Transaction is materially untrue or misleading in any material respect;
- for security reasons;
- we need to by law;
- you act in a manner that in our reasonable opinion threatens the security of our staff or property; or
- you become insolvent.

In these circumstances you may be required to pay an amount to us to compensate us for any losses or costs that we have incurred as set out below.

Early Termination Calculation Examples

Any rates used in these examples are for illustrative purposes only and may not reflect current Market Rates, outcomes, forecasts or predictions. The actual Exchange Rate will vary depending on the terms of the FX Transactions and the factors listed in section 2 of this PDS. To assess the merits of a foreign exchange contract you will need to use the actual rates and figures quoted to you by your Foreign Exchange Representative.

In the event Suncorp is required to terminate your FX Transaction early, you may suffer a loss. Suncorp will undertake a calculation to determine any amounts payable. An example of how this is calculated is provided below.

Value Tomorrow

You entered into a Value Tomorrow FX Transaction to buy USD at a rate of 0.7300 with a settlement date of tomorrow. Settlement is due for tomorrow but the Terms and Conditions of the DMA have not been met and Suncorp terminates the FX Transaction under the DMA.

Under the Value Tomorrow FX Transaction, Suncorp was due to deliver USD 100,000 in one Business Day at 0.7300. In order to terminate the Value Tomorrow FX Transaction, Suncorp adjusts the agreed Exchange Rate to deliver the Value Tomorrow FX Transaction today by using the forward points and adding that to the Market Rate. Value Tomorrow Rate: 0.7300

- Forward Points: -0.0001
- Pre-delivery Foreign Exchange Rate: 0.7299
- Market Rate: 0.7250

The calculation of the early termination cost is as follows:

- Under the Value Tomorrow FX Transaction being terminated today, you would receive USD 100,000 and pay AUD 137,005.07.
- In order for the agreement to be terminated early, you would be obliged to sell back to Suncorp the USD 100,000 at the Market Rate 0.7250 and would receive AUD 137,931.03.

In this example, **you would receive an additional \$925.96 from Suncorp.**

Value Spot

Yesterday you entered into a Value Spot FX Transaction to buy USD at a rate of 0.7300. Settlement is due for tomorrow, but the Terms and Conditions of the DMA have not been met and Suncorp terminates the Value Spot FX Transaction under the DMA.

Under the Value Spot FX Transaction, Suncorp was due to deliver USD100,000 tomorrow (two Business Days after the date of the agreement) at a rate of 0.7300. In order to terminate the Value Spot FX Transaction, Suncorp adjusts the Exchange Rate to deliver today by using the Forward Points and adding that to the Market Rate.

- Spot Rate: 0.7300
- Forward Points: -0.0002
- Pre-delivery Foreign Exchange Rate: 0.7298
- Market Rate: 0.7400

The calculation of the early termination cost is as follows:

- Under the Value Spot FX Transaction being terminated today, you would receive USD 100,000 and pay AUD 137,023.84.
- In order for the agreement to be terminated early, you would be obliged to sell back to Suncorp the USD 100,000 at the Market Rate of 0.7400 and would receive AUD 135,135.14.

In this example, **you** would **receive \$1,888.70 less from Suncorp**.

5 How to transact

If you would like to transact, you should contact your Foreign Exchange Representative.

If you are a new customer, we will send you documents that you need to complete, sign and then return the originals to us before you can transact.

How to contact your Foreign Exchange Representative

If you have any questions about this document, or to obtain details of our Exchange Rates, other fees and charges or about the Cut Off Times associated with an FX Transaction offered in this PDS, please contact your Foreign Exchange Representative:

Phone	Fax	Email
1300 557 763	(07) 3031 2209	treasuryfx@suncorp.com.au (payment instructions only)

Note: All conversations with Suncorp Treasury are recorded

Postal Address:
Treasury Operations FI015 Suncorp-Metway Ltd
GPO Box 1453
Brisbane 4001

Please note that Instructions by phone, fax, email, post or any other agreed electronic form can only be accepted from an Authorised Individual. An Authorised Signatory of the product must sign the Instructions.

Your FX Master Agreement

Unless you already have an agreement in place, we will send you a DMA. If you are a Wholesale Client, you may request us to instead enter into an ISDA.

The agreement we give you will set out the Terms and Conditions that apply to the FX Transactions we enter into with you and generally govern the relationship

between you and Suncorp. You should also read the Suncorp Terms and Conditions below that also apply.

The Terms and Conditions of the DMA address (among other things):

- how FX Transactions will be entered, confirmed and settled;
- how payments will be made;
- the circumstances in which Suncorp may terminate any or all FX Transactions with you;
- the representations and warranties both you and Suncorp make to one another; and
- consequences for breaching the DMA.

You can ask us for copies of these documents. We recommend you read the documents and that you seek your own legal advice prior to undertaking an FX Transaction.

You need to sign the DMA or ISDA and return it to Suncorp Treasury Operations (contact details are outlined in section 5) before you can enter into an FX Transaction. You may also need to satisfy other requirements that we may reasonably specify before you can enter into an FX Transaction.

To transact in an FX Transaction covered in this PDS, you will need to have either or both of the two following conditions met: **Available Funds** or a **Daily Settlement Limit**.

Available Funds

To complete an agreement, you may be required to have funds available to the value of the FX Transaction to be completed.

Where Suncorp receives foreign currency from funds deposited to a Suncorp account for your Value Tomorrow or Value Spot FX Transaction, a hold will be placed on these funds to ensure we can settle the agreement.

Daily Settlement Limit

A Daily Settlement Limit is the maximum Face Value of transactions that the Bank is comfortable transacting for a counterparty over any two consecutive Business Days.

If a Value Tomorrow or Spot FX Transaction is to be executed without a hold on Cleared Funds, then a Daily Settlement Limit will need to be approved through Suncorp's credit approval process.

Legal Entity Identifier

Suncorp is required to report a globally recognised entity identifier for customers who enter into over the counter (**OTC**) derivative agreements (including FX Transactions) with us. This identifier will be used in our reporting to the Australian Securities & Investments Commission (**ASIC**). A Legal Entity Identifier (**LEI**) issued by an accredited organisation which is governed by the Global Legal Entity Identifier Foundation (**GLEIF**) is ASIC's preferred entity identifier. You will need to provide us with a LEI if you have one or contact your Foreign Exchange Representative for more information on how to obtain one.

Communicating with us

All phone conversations with Suncorp are recorded. You agree and acknowledge that we can intercept, record, read or view by any means any communication you may have with or make to us by any means. Communication includes but is not limited to any telephone communication, email, fax and any other form of electronic or wireless communication.

If you do not agree to have your phone conversations with us recorded, we will not be able to complete your agreements.

6 How settlement takes place

When you enter into an FX Transaction with us, you agree to make a physical payment of one currency to us in exchange for a physical receipt of another currency at a fixed Exchange Rate on a pre-agreed date called the settlement date. What you pay is determined by the Exchange Rate we agree with you.

The AUD or foreign currency that you or another party are paying to us must be Cleared Funds before you can transact with us. Our AUD payments will be made by electronic transfer.

Depending on your settlement Instructions, our foreign currency payments will be made by Telegraphic Transfer or electronic funds transfer (**EFT**). See "Table of Fees" in section 3.

To make a foreign currency payment, you will need to fax, email or send in any other agreed electronic form with your signed Instructions to Suncorp Treasury Operations.

If an electronic transfer to another financial institution fails, it is possible that the funds returned to us may be less than the funds originally transferred due to failure

fees charged by the other financial institution or market movements in Exchange Rates if the return of funds involves an exchange – depending on the reason for the return, you may be liable.

7 Taxation

The Income Tax Assessment Act 1997 (Cth) determines whether any interest you earn will be taxable. The Taxation Administration Act 1953 (Cth) imposes the obligation on investment bodies to collect customers' Tax File Numbers and ABNs which we must quote to the Australian Taxation Office (**ATO**) and other foreign regulators as required by Australian law. We may request and collect your Tax File Number for the purpose of complying with our legislative obligations.

We will not quote Tax File Numbers or ABNs to anyone else. It is not an offence for you not to quote your Tax File Number. You can decide whether or not to give us your Tax File Number or ABN when you open an account with us.

If you choose not to tell us your Tax File Number or ABN, we must by law deduct from any interest we pay you, an amount of tax calculated at the highest marginal rate plus Medicare levy and send it to the ATO.

Children under 16, pensioners and others who do not have to lodge tax returns can claim an exemption from having to supply a Tax File Number.

If you live outside Australia, non-resident withholding tax will be deducted from any interest your Account earns unless you have an exemption. You can ask the ATO for an exemption if you are living overseas temporarily or if you are a member of the armed forces serving overseas.

If you have an approved exemption you should tell us. For any advice in this regard we suggest that you obtain independent advice from your registered tax advisor or accountant.

For more information about Tax File Number regulations, contact the ATO on 13 28 61.

FATCA

Australian financial institutions, such as Suncorp, must provide the ATO with information about financial accounts held by U.S. persons. This is due to the Foreign Account Tax Compliance Act (FATCA) Agreement between Australia and the US. Consequently, you may be requested to provide certain information to Suncorp. You must advise us promptly if

your tax residency changes and either advise us of the foreign Tax Identification Number or a reason why the Tax Identification Number is not provided. The ATO is required to provide this information to the U.S. Internal Revenue Service.

Common Reporting Standard

The OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS) requires Suncorp to report information regarding certain accounts to the ATO and follow related due diligence procedures. Suncorp is obliged to collect certain information and report it to the ATO to ensure compliance with the CRS. You must advise us promptly if your tax residency changes and either advise us of the foreign Tax Identification Number or a reason why the Tax Identification Number is not provided. The ATO may provide this information to other jurisdictions that have signed the CRS Competent Authority Agreement.

8 Other Important Information

FX Transaction Terms and Conditions

The Terms and Conditions of the FX Transactions are:

- the Terms and Conditions contained in this PDS.
- The Treasury Terms & Conditions document;
- the DMA or ISDA (whichever is applicable);
- conditions imposed by law and applicable Codes;
- any Confirmations; and
- Client Details Form which is used to identify Authorised Dealers and Authorised Signatories to allow execution of foreign exchange agreements and to provide necessary ID.

Changing the Terms and Conditions

Subject to the law, we can change, add to, delete or vary these Terms and Conditions for one or more of the following reasons:

- to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
- to reflect any decision of a court, ombudsman or regulator;
- to reflect a change in our systems or procedures, including for security reasons;

- to respond to changes in the cost of providing FX Transactions; or
- to make these Terms and Conditions clearer or to add features.

For example, we can change:

- fees and charges; and
- features, benefits or responsibilities under these Terms and Conditions.

If we make a change to these Terms and Conditions which is adverse to you and you are unhappy with the change, you may close out a pending FX Transaction before the change takes effect without penalty at the Spot Rate or Value Tomorrow Rate (as relevant) on the date of the closure.

If the Banking Code applies, and we make a change that is unfavourable to you, we will give you at least 30 days' notice. We may give you shorter notice if we are permitted under the Banking Code or law to do so.

If the Banking Code does not apply, we will give you the period of notice set down by law, these Terms and Conditions, the ePayments Code or any other applicable Code. If no period of notice is needed, we can make changes immediately and you might not be told of these before they happen.

We can give you notice in any way permitted by law or a Code including:

- direct written notice to you; or
- press advertisement in the national or local media.

Privacy and confidentiality

Suncorp is a member of a financial services Group (the Suncorp Group). The Suncorp Group offers many different categories of financial products and services.

We collect personal information from our customers, so we can:

- set up and administer a product for you;
- assess a claim made by a customer under one or more of our products; and
- improve our financial products and services.

Without this information, we cannot provide the product or service. If you would like a copy of the Suncorp Group's Privacy Policy or Treasury's complete Privacy Statement, please contact your Foreign Exchange Representative or visit our website www.suncorp.com.au/privacy.

Identity

By law, we must be sure of your identity and hold certain information about you and other relevant parties (for example; beneficiaries and shareholders). So we can comply with the law, you must provide any relevant information and/or documentation we request.

In addition, from time to time we may request further information and/or documentation from you to assist us in meeting our legal obligations. You must provide such information and/or documentation when requested.

If you are an existing Suncorp customer you will not generally be required to repeat the customer identification process, however you will need to identify yourself if we ask, which may include providing a verbal password.

Confirmations

We will send you a Confirmation of transactions made and the terms applying to the transaction via fax, post, email or in any other electronic form where agreed from time to time. The Confirmation will be admissible evidence of the transaction made and the terms applying to the transaction.

You must review the Confirmation within 24 hours of receipt and ensure you advise us as soon as possible if you believe there is any incorrect information. Upon notification, we will proceed to investigate and attempt to resolve any concerns. In doing this, we will comply with the requirements of any law, Code or scheme applying to any disputed transaction.

Set Off

You agree that we can, in order for us to protect our Legitimate Interests and acting reasonably, set off and/or apply the credit balance of any account that you have with us against any debt owed by you to us, without your prior consent.

We will notify you in writing if we do this. This does not apply to a loan regulated by the National Credit Code. If we exercise this right, we will withdraw the amount you owe us from the credit balance in your account and apply this amount to reduce any other amount you owe us.

Banking Code of Practice

We have adopted the Banking Code of Practice 2020 (Banking Code). The Banking Code sets out the standards of practice and service for Australian banks to follow when dealing with certain customers. The

Banking Code may be amended with new releases from time to time.

If you are an 'Individual' or a 'Small Business' (each term as defined in the Banking Code), the relevant provisions of the Banking Code will apply to the relevant services described in this PDS and prevail to the extent of any inconsistency with these Terms and Conditions.

You can obtain a copy of the Banking Code from our website or any of our Branches. Please let us know if you would like to discuss whether or not the Banking Code will apply to you. Our contact details are set out on the back page of this PDS and in section 5.

Financial Crimes Monitoring

Suncorp is bound by laws that impose regulatory and compliance obligations, including obligations in relation to the prevention of money laundering and the financing of terrorism, which are the AML/CTF Laws. In order for Suncorp to meet its regulatory and compliance obligations, we perform certain control and monitoring activities.

Upon entering into any FX Transaction with Suncorp, you agree and provide the following undertakings and agree to indemnify Suncorp against any potential loss arising from any breach by you of such undertakings that:

- you are not and will not enter into any agreement with Suncorp under an assumed name;
- any funds used by you to enter into an agreement with Suncorp have not been derived from or related to any criminal activities;
- any payments received from Suncorp will not be used in relation to any criminal activities;
- if we ask, you will provide us with additional information we reasonably require from you for the purposes of meeting our regulatory and compliance obligations, including the obligations under AML/CTF Laws (including information about the source of funds used to settle an FX Transaction); and
- you and your FX Transaction with Suncorp will not initiate, engage or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country).

You should be aware that:

- we may obtain information about you or any beneficial owner of an interest in an agreement with Suncorp from third parties if we believe this

is necessary to comply with our regulatory and compliance obligations, including AML/CTF Laws;

- transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions or the law or sanctions of any other country;
- where transactions are delayed, blocked, frozen or refused, Suncorp and other members of the wider Suncorp Group are not liable for any losses you suffer (including consequential losses) in connection with an FX Transaction, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our officers, employees, contractors or agents); and
- where legally obliged to do so, we may disclose information that we hold about you to our related bodies corporate or service providers, other banks, or relevant regulatory and/or law enforcement agencies (whether in or outside of Australia).

9 How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 1300 55 77 63

By email: treasuryfx@suncorp.com.au

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1800 689 762

By email: customer.relations@suncorp.com.au

By Fax: 1300 767 337

In writing: Reply Paid 1453
Suncorp Bank Customer Relations
RE058
GPO Box 1453
BRISBANE QLD 4001

Customer Relations will contact you if they require additional information or when they have reached a decision. When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Time limits may also apply, you are generally required to lodge a complaint with AFCA within two years of our final response to your complaint. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

Online: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678

In writing: Australian Financial Complaints
Authority, GPO Box 3
Melbourne VIC 3001

10 Important Terms

The following table defines and explains the meaning of some terms used in this PDS.

Term	Meaning
AFSL	Australian Financial Services Licence.
Australian Sanctions Laws	Charter of the United Nations Act 1945 (Cth) and Autonomous Sanctions Act 2011 (Cth) and the Regulations under those Acts.
Australian Anti-Money Laundering and Counter-Terrorism Financing Laws (AML/CTF Laws)	The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), and the regulations made under that Act.
Authorised Dealer	The person that has the authority to exchange information and book in a deal or transaction.
Authorised Individual	The person that has full authority to transact and sign on the customers account, unless otherwise indicated on the Suncorp Treasury Client Details Form.
Authorised Signatory	The person that has the authority to sign all documents. This includes settlement instructions, transactional instructions and amendments to customer details.
Available Funds	Cleared funds held in a Suncorp account available for immediate use.
Banking Code	The Australian Banking Association's 2020 Banking Code of Practice, as updated by way of new releases and adopted by us from time to time.
Business Day	A day when banks are open for business in each of the centres applicable to the currencies being transacted and the United States.
Cleared Funds	Funds that are available for withdrawal. Cheques and payments other than cash may have a waiting period during which the funds are unavailable.
Code	Any industry code of practice that applies to us, your account or a transaction and includes the ePayments Code and the Banking Code.
Confirmation	Our written advice that is proof of your transaction. It shows details such as the date, name, address, term, amount, currency, Exchange Rate and beneficiaries.
Cut Off Times	The time on a given Business Day before which we will process your transaction for value that day. Cut off times vary depending on the country or currency of your FX Transaction and its time zone or daylight savings times. For example, we have an earlier cut off time for countries that have a similar time zone to Australia, such as Japan and New Zealand and a later cut off time for countries with a time zone that is hours behind Australia such as Europe and America. For more information on these Cut Off Times, please contact your Foreign Exchange Representative.
Daily Settlement Limit	This is the daily limit applied to the transactions undertaken under this Product Disclosure Statement as approved and applied under your credit facility with Suncorp.
Derivatives Master Agreement (DMA)	The Master Agreement for Foreign Currency and Derivative Transactions issued by Suncorp-Metway Limited.
Email	Includes any electronic transmission method, system or process and any information transmitted electronically.
ePayments Code	Regulates electronic payments, including online payments, internet and mobile banking, BPAY®, ATM, EFTPOS and credit card transactions. ® Registered to BPAY Pty Ltd ABN 69 079 137 518
Exchange Rate	The price of one currency expressed in terms of another.
Foreign Exchange Order	A request made by you to buy or sell your Currency Pair at a specified Exchange Rate to be completed within a requested timeframe.
Foreign Exchange Representative	A nominated Suncorp employee that works on the Foreign Exchange desk in the Treasury department that you may contact in relation to your FX Transactions.
Forward Margin	The value of the interest rate differential for the selected Currency Pair expressed in Exchange Rate points for the specified period, as determined by Section 2.
Forward Points	The number of basis points added to or subtracted from the current Spot Rate to determine the Forward Margin for delivery of a foreign currency on a specified value date
FX Transactions	Means Foreign Exchange Transactions outlined in this Product Disclosure Statement – Value Tomorrow and Spot.
ISDA Master Agreement	The Master Agreement approved by the International Swaps and Derivatives Association Inc. that governs a variety of derivative transactions entered into between the parties named in the Agreement. The ISDA Agreement outlines the Terms and Conditions that each party has agreed to comply with and are read in conjunction with the Confirmation
Individual	This has the meaning given in Chapter 1 of the Banking Code.
Instruction	Any instruction, notice, consent, request, approval, acceptance, confirmation, information or document.

Term	Meaning
Legitimate Interests	Means: <ul style="list-style-type: none"> a. our legitimate funding (including securitisation), business risk management, prudential or security requirements; and b. any other requirements that are reasonably necessary to protect us against a material risk to us of: <ul style="list-style-type: none"> i. a monetary default by you; ii. our ability to enforce our rights against a security; iii. the value of a security being materially compromised; or iv. our financial detriment.
Market Rate	The current prevailing market rate for the exchange of one currency for another.
One Cancels the Other Order	A One Cancels the Other (OCO) order is a pair of linked automated Foreign Exchange Orders. An OCO order ensures that only one of these linked Foreign Exchange Orders is executed. If either of the two Foreign Exchange Orders is executed, the remaining Foreign Exchange Order is cancelled.
Pre-Delivery Foreign Exchange Rate	This is the adjusted Exchange Rate applied where your request for the FX Transaction is to be settled prior to the original settlement date.
Set Expiry Date	The expiry date and time for a Foreign Exchange Order.
Small Business	This has the meaning given in Chapter 1 of the Banking Code.
Spot Rate	The prevailing market rate for a currency pair with settlement in two Business Days.
Stop Loss Order	An order that is placed for your foreign exchange transaction to take place when the Exchange Rate reaches a specified rate.
Suncorp	Suncorp-Metway Ltd ABN 66 010 831 722, its successors and assignees.
Suncorp Group	Suncorp Group Ltd ABN 66 145 290 124, its successors and assignees.
Suncorp Treasury	The division of Suncorp known as Suncorp Treasury or Treasury.
Take Profit Order	An order that is filled when your specified order reaches your target Exchange Rate for a currency pair.
Telegraphic Transfer	An electronic transfer of funds that can be in local or foreign currencies.
Terms and Conditions	<ul style="list-style-type: none"> a. the terms and conditions contained in the paragraphs of this PDS; b. the Treasury Terms and Conditions document; c. the terms and conditions in the DMA or ISDA (whichever is applicable) d. conditions imposed by law and applicable Codes; e. any Confirmation; and f. any application form completed and signed by you in relation to Suncorp Treasury Product. This may include any client details form signed by you to establish the Authorised Dealers and Authorised Signatories that can authorise and confirm FX transactions.
Value Spot FX Transaction	The conversion of one currency to another which settles two Business Days after the agreement was entered into.
Value Tomorrow FX Transaction	The conversion of one currency to another which settles one Business Day after the agreement was entered into.
Value Tomorrow Rate	The current Exchange Rate agreed under a Value Tomorrow agreement.
'we', 'our' or 'us'	Suncorp.
Wholesale Client	A person who is defined as a wholesale client in accordance with section 761G or 761GA of the Corporations Act.
'you' or 'your'	The person who has a product with us. It can also include a partnership, trust, company or corporation. If more than one person has the product, 'you' includes all those people – singly and as a group, 'your' is used in the same way. All references to 'you' and 'your' include the successors, administrators or assigns of you or that person.

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How to contact us



Call
1300 557 763



Online
[suncorp.com.au/
banking](https://suncorp.com.au/banking)



Local
branch