

Schedule of Fees and Charges for other Suncorp Accounts



The following are no longer available for new accounts or for account changes.

Effective Date: 3 Mar 2009

| Fee Description | Everyday Options | | | Passbook | Investor | Ready Access Account | Home Loan Reducer Account | Everyday Saver |
|---|------------------------------------|-----------------------------|---------------------------------|----------------|----------------|---|---|----------------|
| | Unlimited Suncorp Transaction Plan | Electronic Transaction Plan | Staff Assisted Transaction Plan | | | | | |
| Monthly account keeping fee | \$6.00 | \$4.50 | \$4.50 | \$5.00 | \$4.50 | nil | nil | \$3.00 |
| Monthly account keeping fee – sub-accounts | nil | nil | nil | not applicable | not applicable | not applicable | not applicable | not applicable |
| Minimum monthly balance required to waive the monthly account keeping fee (does not include sub-account balances where applicable) | not applicable | \$2,000 | \$2,000 | not applicable | \$2,000 | not applicable | not applicable | not applicable |
| Fee Free transactions allowed per month | | | | | | | | |
| | Number allowed per month | | | | | | | |
| Staff assisted withdrawals or internal transfers | unlimited | 0 | 3 | unlimited | 4 | unlimited | unlimited | 0 |
| Personal cheque withdrawals | unlimited | 4 | 6 | not available | 4 | unlimited | unlimited | n/a |
| Electronic withdrawals | unlimited | 14 | 9 | unlimited | 6 | unlimited excluding BPAY and external transfers | unlimited excluding BPAY and external transfers | unlimited |
| Transfers between Suncorp accounts: – Internet transfers – Automated telephone transfers – ATM transfers | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited |
| Suncorp ATM balance enquiries | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited |
| Telephone enquiries | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited |
| Deposits | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited |
| Direct debits | unlimited | unlimited | unlimited | unlimited | Unlimited | unlimited | unlimited | unlimited |
| Transaction Fees always charged | | | | | | | | |
| Withdrawals and Enquiries at Non-Suncorp ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account. | | | | | | | | |

Schedule of Fees and Charges for other Suncorp Accounts cont.



| Fee Description | Everyday Options | | | Passbook | Investor | Ready Access Account | Home Loan Reducer Account | Everyday Saver |
|--|------------------------------------|-----------------------------|---------------------------------|---------------|----------|----------------------|---------------------------|----------------|
| | Unlimited Suncorp Transaction Plan | Electronic Transaction Plan | Staff Assisted Transaction Plan | | | | | |
| Transaction fees charged if you exceed your number of free transactions allowed per month | Fee per transaction | | | | | | | |
| Staff assisted withdrawals or internal transfers | nil | \$2.50 | \$2.50 | nil | \$2.50 | nil | nil | \$2.50 |
| Personal cheque withdrawals | nil | \$1.50 | \$1.50 | not available | \$1.50 | nil | nil | n/a |
| Electronic withdrawals: | | | | | | | | |
| – BPAY® | nil | \$0.30 | \$0.30 | nil | \$0.30 | \$0.30* | \$0.30* | nil |
| – EFTPOS | nil | \$0.60 | \$0.60 | nil | \$0.60 | nil | nil | nil |
| – Suncorp ATM withdrawals | nil | \$0.60 | \$0.60 | nil | \$0.60 | nil | nil | nil |
| – External transfers | nil | \$1.00 | \$1.00 | nil | \$1.00 | \$1.00* | \$1.00* | nil |

* always charged

How Fees are Charged

Account keeping fees and transaction fees are debited to your account on the monthly anniversary of the opening date of your account excluding the ATM Operator Fees which will be charged to your account at the time of the transaction by the Financial Institution which owns the ATM. If your product has a limit on the number of fee free electronic withdrawals allowed per month your electronic withdrawal transactions will be calculated from the least expensive to the most expensive. If the number of electronic withdrawals exceeds the number provided free with your product, then those transactions in excess of the fee free limit will be charged to the account as per the fee listed in the table above.

Electronic withdrawals include withdrawals and transfers completed using automated telephone banking, Internet banking, Suncorp ATMs, direct debit, BPAY, EFTPOS.

Everyday Options Sub-accounts

Withdrawals on sub-accounts are limited to Bpay, direct debits, Internet transfers, automated telephone transfers and external transfers. You can only make deposits to sub-accounts by transfers from other accounts and direct credit transfers. Transactions you make on your sub-accounts are included in the transaction plan of the Everyday Options Account. If the number of fee free transactions is exceeded, fees will be charged to the Everyday Options account on the monthly anniversary of the account opening date.

Accounts with passbook access

For accounts where a passbook is used or has been used to record account activity the following transactions are not available:

- EFTPOS
- ATM withdrawals, enquiries and transfers
- Personal cheque withdrawals.

If you wish to use Internet transfers, automated telephone transfers, external transfers and Bpay on accounts where a passbook is used to record account activity, you may have to cancel your passbook and request we issue statements recording your account activity. Some existing accounts may be able to use these services, in which case, the specified fees will apply.

Government Fees

In the future various governments may impose taxes, fees, charges and duties on accounts and transactions to accounts. If this occurs, your account statement will show government taxes, fees, charges and duties as a separate item and your account will be debited on the monthly anniversary of the opening date of your account.

Exemptions from Fees and Charges



| Relationship Waiver | |
|----------------------------|---|
| Eligibility | Applies when the total balance of funds in your Suncorp personal deposit accounts and term deposits is \$20,000 or more. In the last week of each calendar month, we will add the value of the funds in your personal deposit accounts and term deposits (excluding credit card accounts, loan accounts and any home loan offset account or facilities) that you have on your own or share with someone else to determine if the total is \$20,000 or more. |
| Fees waived | Account keeping fee payable during the next month |
| Applies to: | Investor, Passbook, Everyday Options Accounts |
| Balance Waiver | |
| Eligibility | Applies for each monthly period you maintain in your account the minimum balance specified on page 1 of this document, where the monthly period is calculated from the monthly anniversary of your account opening date |
| Fees waived | Account keeping fee |
| Applies to: | Investor Account, Everyday Options Account with Staff Assisted or Electronic Transaction Plans |
| Accessibility Waiver | |
| Eligibility | Applies to customers with a permanent physical, intellectual disability or an impairment that restricts access to Suncorp banking facilities. In certain circumstances an identification card may be required. To apply, visit a Suncorp branch or phone 13 11 55. |
| Fees waived | Account keeping fee Suncorp transaction fees Non-Suncorp ATM fees. |
| Applies to: | Everyday Options Account with Staff Assisted or Electronic Transaction Plans |
| Full Time Student Waiver | |
| Eligibility | Applies to full time students 18 years or older. Identification card is required. Exemption expires 31 March each year and must be renewed by customer. |
| Fees waived | Account keeping fee |
| Applies to: | Everyday Options Account with Staff Assisted or Electronic Transaction Plans |
| Government Benefits Waiver | |
| Eligibility | Applies to customers with a government benefit paid directly into an Everyday Options account. Waiver applies to only one account per eligible customer. To initially be assessed as eligible for the waiver you must present one of the following at a Suncorp branch: a current pensioner card, Commonwealth Government health card or a repatriation card (issued by Veterans' Affairs). |
| Fees waived | Account keeping fee |
| Applies to: | Everyday Options Account with Staff Assisted or Electronic Transaction Plans excluding accounts with cheque access. |

Additional Fees



Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs.

| Fee Description | |
|---|--|
| Card replacement | \$12.00 |
| Visa debit cards emergency overseas card replacement | \$50.00 |
| Visa debit card cash advance at non-Suncorp Institutions | \$5.00 per \$1000 advanced or part thereof |
| Stop payment requests - cheques, bank cheques, direct debits | \$15.00 |
| Bank cheques - purchase | \$8.00 |
| Bank cheque - replacement | \$25.00 |
| Copy of personal or bank cheque | \$12.00 |
| Special Answers - Suncorp cheques and cheques processed via clearing system | \$15.00 |
| Special Answers - hand delivered to another bank | \$50.00 |
| Statement requests | \$3.00 |
| RTGS (Real Time Gross Settlements) - outward | \$35.00 |
| RTGS (Real Time Gross Settlements) - inward | \$2.50 |
| Sweep Fees - funds management; insufficient funds, sweep failure | \$1.50 |
| Dishonour fee - cheque, direct debit | \$40.00 |
| Payment honour fee | \$40.00 |
| Transfer Failure fee | \$10.00 |
| Internet Banking security token | \$20.00 |
| Mortgage Offset Fee | \$75.00 |
| Staff Assisted manual transfer (credit payment transferred to another bank) | \$10.00 per request |
| Trace/recall of funds request - cheque, electronic payment | \$30.00 |
| Record search/copy fee (cheques, records, voucher retrieval) | \$70.00 per hour |
| Request for Audit Certificate | \$30.00 |
| Interest Certificate (previous financial year, per certificate issued) | \$15.00 |
| Coin handling | 5% of total coin value |

Foreign Currency Fees



Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs.

| Fee Description | |
|--|---|
| Foreign currency conversion fee (Suncorp Visa Cards) (The exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect one day prior to the processing date plus a percentage that Suncorp charges for the foreign currency fee.) | 2.5% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account. |
| Foreign Currency Bank Draft - issue, trace request, stop payment | \$20.00 |
| Foreign Currency Notes - sold or purchased | \$10.00 per currency |
| Cashing/negotiating Non-Suncorp issued foreign currency Travellers Cheques | \$10.00 |
| Issue of Travellers Cheques & Cash Passport | 1% of AUD value (min \$10.00 max \$100) |
| Telegraphic Transfers - sent, recall, amended, trace request | \$30.00 |
| Dishonour Fee - Foreign Cheque; Travellers Cheques | \$40.00 per cheque plus other bank's costs |
| Foreign Currency Cheque Deposit – more than \$10.00 | \$10.00 |
| Bill for collection - foreign currency cheque or draft | \$40.00 plus other bank's costs |
| Local collection - foreign currency drawn on Australian bank/agent | \$40.00 |