

Suncorp Bank Personal Deposit Accounts

Product Information Document

This document contains information on Suncorp Bank Personal Deposit Accounts – Kids Savings Account, Everyday Basics Account, Everyday Options Account, eOptions Account, Cash Management Account and 55 Plus Account and related fees and charges. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

Effective Date: 1 October 2011.

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About This Document

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This Document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

The information can help you:

- decide if any of these products meet your needs;
- compare these products with other similar products.

Effective Date: **1 October 2011.**

These products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882.

Updating Information

The information contained in this document is current as at the effective date. Information may change from time to time.

If there is new information you can find out about it, in one of the following ways:

- we may send you a notice in writing;
- we may send you a secure message;
- in a press ad;
- from our website at suncorpbank.com.au; or
- by phoning 13 11 75 and asking one of our consultants.

Personal Deposit Accounts

Product Features at a Glance

Features	Kids Savings Account	Everyday Basics Account
Account Classification	Savings	Transaction
How can I access the account?		
Branch Deposits	✓	✓
Branch Withdrawals	✓	✓
Telephone and Internet Banking	✓	✓
Personal cheque	X	X
Card access – ATM, EFTPOS	X	✓
Direct Credit	✓	✓
Direct Debit	X	✓
BPAY® payments	X	✓
Visa Debit	X	✓
Other Options		
flexiRates ¹	X	X
Interest²		
How is standard interest calculated?	whole of balance	not applicable
When is standard interest calculated?	daily	not applicable
When is standard interest paid?	monthly	not applicable
Record of transactions		
When are standard statements issued?	monthly	quarterly
Is a passbook option available?	X	X
Summary of Fees³		
Monthly account keeping fee	nil	nil
Available account keeping fee waivers ⁴	not applicable	Accessibility waiver
Suncorp Bank Transaction Fees		
– Staff assisted withdrawals	free	free
– Electronic withdrawals	free	free
– Personal cheque withdrawals	not available	not available
Non Suncorp Bank ATM withdrawals & enquiries	not available	ATM Operator Fee

1. Refer to pages 13 & 14 for details on flexiRates.

2. Refer to page 16 for details of stepped and tiered interest calculations.

Everyday Options		eOptions Account	Cash Management Account	55 Plus Account
Main Account	Sub-account			
Transaction	Savings	Savings	Savings	Transaction
✓	✓	✓	✓	✓
✓	X	X	✓	✓
✓	✓	✓	✓	✓
✓	X	X	✓	✓
✓	X	X	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	X	X	✓	✓
X	✓	✓	X	✓
whole of balance	whole of balance	whole of balance	tiered	stepped
daily	daily	daily	daily	daily
6 monthly	monthly	monthly	monthly	monthly
quarterly	quarterly	quarterly	quarterly	quarterly
X	X	X	X	✓
\$5.00	nil	nil	\$5.00	nil
Accessibility waiver Full time Student waiver	not applicable	not applicable	Accessibility waiver Relationship waiver	Accessibility waiver
free	not available	not available	free	free
free	free	free	free	free
free	not available	not available	free	free
ATM Operator Fee	not available	not available	ATM Operator Fee	ATM Operator Fee

3. Refer to pages 17 to 24 for full details of all relevant fees. Other fees and charges apply.

4. Refer to page 19 for full details of fee waivers.

Everyday Options Account

Our Everyday Options Account is a day to day banking account with unlimited fee free Suncorp Bank transactions and a choice of access options. Our Everyday Options Account can be operated as a stand-alone account. In addition, it can have up to nine linked savings Sub-accounts which can be used for separating your funds. These Sub-accounts offer a higher standard variable interest rate.

Everyday Options Sub-Accounts

You cannot operate Sub-accounts on their own. Each Sub-account must be linked to your main Everyday Options Account. Sub-accounts can only be opened in the same name or names as the main Everyday Options Account.

Sub-accounts can be accessed via Telephone, Mobile Phone and Internet Banking.

You can set up internal and external¹ transfers, BPAY®, Direct Debit and Direct Credit transactions and check your account balances and transaction history. You cannot use a card or cheque on a Sub-account.

If you want to withdraw cash from a Sub-account, you simply transfer money using Telephone, Mobile Phone or Internet Banking into your main Everyday Options Account, then withdraw it as you would normally.

To deposit money into a Sub-account, an electronic credit can be arranged into the account eg. direct salary credit or direct credit transfer. Cash and/or cheques can be deposited into the Sub-account at any Suncorp Bank branch.

Each quarter, you will receive one convenient combined statement that shows account balances and transactions for your Everyday Options Account and all your Sub-accounts. You can request statements monthly or six monthly at no additional charge.

Interest Modes

Everyday Options Accounts operate in two modes:

- credit interest mode – which pays a rate of interest on credit balances; OR
- offset mode – which is a 100% home loan offset facility.

All Everyday Options Accounts and linked Sub-accounts must operate in the same mode.

Credit Interest Mode

In credit interest mode, a standard rate of interest is paid on the total of all the credit balances in your accounts, less any flexiRate balances. The Sub-account interest rate is different to the rate of interest on the Everyday Options main account. Interest is calculated daily on the end-of-day balances and paid into your Sub-account every month and your main account every six months.

1. External transfers only available via Internet Banking.

Offset Mode

Before your accounts can operate in offset mode you need to ask us to link your Everyday Options Account to an eligible Suncorp Bank home loan. Once linked, you can use your accounts as a 100% offset facility to reduce the interest on your linked home loan. If you have Sub-accounts, the combined balances will be used to calculate the 100% offset benefit.

The main and Sub-account/s must be in the same name as the eligible Suncorp Bank home loan in order to link them. A mortgage offset fee applies the first time you link the Everyday Options Account to an eligible Suncorp Bank home loan.

The monthly account keeping fee will be waived when your Everyday Options Accounts are operating in offset mode.

When in Offset mode, we **do not** pay you interest on any credit balance in your Everyday Options Account/s. Instead, we deduct the combined balance in all of your Everyday Options Accounts from the amount you owe on your linked home loan then calculate the interest charge on the reduced balance of your linked home loan ("the offset benefit"). The offset benefit is calculated daily at the time that the linked home loan interest is calculated. This may not be on the end-of-day balance. The linked home loan interest may be processed before the end-of-day. Any offset benefit is applied when interest is debited to your linked home loan.

The offset benefit will not show on your Everyday Options statement but the interest saved will be shown on the linked home loan statement.

Your home loan officer can advise if your loan is eligible or alternatively you can contact us on 13 11 75 to find out. If you change your loan so that it no longer meets the criteria of an eligible Suncorp Bank home loan, eg if you change your loan type, your account/s will be switched automatically from offset mode to credit interest mode. This means that:

- you will receive no offset benefit during the period that your loan is not an eligible Suncorp Bank home loan; but
- credit interest will be paid automatically on the credit balances of your Everyday Options Account/s.

The offset link will remain and will be re-activated automatically if your loan is changed so that it meets the criteria of an eligible Suncorp Bank home loan. You will not have to pay another offset linking fee.

If you pay out your home loan you will receive no offset benefit. Your accounts will be automatically switched to credit interest mode. This means that credit interest will be paid on the credit balances of your Everyday Options Account/s.

When your account is in offset mode, you still have the option to set up flexiRates on your Sub-account/s. In this instance, you will earn credit interest on the amount of your flexiRates, and the remainder of your Everyday Options Account/s balances will offset your home loan.

Example:

The table below illustrates two examples of how credit balances in Everyday Options Accounts operate in offset mode and affect the interest payable on a linked home loan.

Balance of Everyday Options Accounts	Amount of Linked Home Loan	We Will
Main Account = \$2000 Combined Sub-accounts = \$20,000	\$122,000	<ul style="list-style-type: none"> • Use combined account balance of \$22,000 to calculate offset benefit • Pay you no interest on the \$2,000 in the main account • Pay you no interest on the \$20,000 credit balance in your Everyday Options Sub-account/s • Not charge interest on \$22,000 of your Linked Home Loan balance • Charge interest on the remaining \$100,000 of your Linked Home Loan balance.
Main Account = \$2000 Combined Sub-accounts = \$20,000	\$15,000	<ul style="list-style-type: none"> • Use \$15,000 of the \$22,000 combined account balance to calculate offset benefit • Pay you no interest on any part of the credit balance (including the \$7,000 amount by which the balance of your Everyday Options Account/s exceeds the balance in your Linked Home Loan) in your Everyday Options Account/s • Not charge you interest on the total balance of \$15,000 of your linked home loan.
Main Account = \$2000 Combined Sub-accounts = \$20,000	\$112,000	<ul style="list-style-type: none"> • Use combined account balance of \$12,000 to calculate offset benefit (\$22,000 total minus \$10,000 flexiRates) • Pay you no interest on the \$2,000 in the main account • Pay you credit interest on the \$10,000 in flexiRates • Pay you no interest on the remaining \$10,000 in your Sub-accounts • Not charge interest on \$12,000 of your linked home loan balance • Charge interest on the remaining \$100,000 of your linked home loan balance.

Kids Savings Account

The Kids Savings Account is a bank account designed for the specific benefit of personal customers under 18 years of age.

The account will be opened in the name of the personal customer under the age of 18 years who is referred to as “the Child”.

If the Child is under 12 years of age:

- A parent/guardian or other adult must give their consent to opening the account;
- The parent/guardian or other adult will have full access to operate the account. The Child is not permitted to transact on this account.

If the child is 12 years of age or older, the account can be opened and operated on by the Child either solely or as a shared account with a parent/guardian or other adult.

Funds in the Kids Savings Account are “At Call” and can be accessed at the branch or via Telephone, Mobile Phone and Internet Banking. Card access, cheque, future dated internal transfers, recurring internal transfers, external transfers, BPAY® and direct debits are not available on a Kids Savings Account.

There is no minimum or maximum balance requirement for the account and there are no monthly account keeping fees or transaction fees.

To deposit money into a Kids Savings Account, an electronic credit can be arranged into the account eg. direct credit transfer. Cash and/or cheques can be deposited into the Kids Savings Account at any Suncorp Bank branch.

To withdraw money from a Kids Savings Account, transfer money immediately using Telephone, Mobile Phone or Internet Banking into another Suncorp Bank Account, then withdraw it as you would normally or access the funds at the branch. Internal future dated and recurring transfers are not available from a Kids Savings Account.

Interest is calculated daily on the whole of the credit balance at the end of the day and paid monthly. As a savings account, bonus interest can be earned each month if:

- at least \$20.00 is deposited into the account each month; and
- no more than one withdrawal (including a transfer of funds to another Suncorp Bank Account or branch withdrawal) is made from the account each month.

Statements are issued monthly. You can request statements quarterly or six monthly at no additional charge.

On turning 18 years of age, the Child will no longer be eligible to hold a Suncorp Bank Kids Savings Account. At this time, we will convert the Kids Savings Account to an Everyday Basics Account. We will write to you prior to the conversion.

Everyday Basics Account

The Everyday Basics Account is a bank account that can be used as an everyday transaction account with no monthly account keeping fees or Suncorp Bank transaction fees.

The Everyday Basics Account can be operated as a stand-alone account.

There is no minimum balance requirement when you open the account.

As an everyday transaction account you can make deposits and withdrawals. Your funds are “At Call” which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the branch. You can transact electronically through Telephone Banking, Mobile Phone Banking, Internet Banking or using BPAY®, direct debits and direct credits, or using your card at ATMs and EFTPOS facilities.

Statements are issued quarterly. You can request a statement monthly or six monthly at no additional charge.

The Fee waiver available on this account is the Accessibility Waiver. For more information refer to page 19.

eOptions

The eOptions Account is a high interest, online savings account with no monthly account keeping fees or transaction fees.

Variable interest (standard interest) is paid on every dollar in your account unless you choose to setup flexiRates, which allow you to fix the interest rate applying to a portion of your balance for a set period. If you set up flexiRates, the standard rate of interest will be paid on the credit balance of your account less any flexiRate balances.

There is no minimum balance requirement to open the account or earn interest.

eOptions Accounts can be accessed via Telephone, Mobile Phone and Internet Banking. You can set up internal and external transfers, BPAY®, Direct Debit and Direct Credit transactions and check your account balances and transaction history.

You cannot use a card or cheque on an eOptions Account and you are not able to directly withdraw cash. If you want to access cash from an eOptions Account, you simply transfer money from your eOptions Account using Telephone, Mobile Phone and Internet Banking into your everyday transaction account, then withdraw cash from your everyday transaction account as you would normally.

If you want to deposit money into an eOptions Account, you can arrange a direct credit into your account eg. salary credit or a direct funds transfer. You can also deposit cash or cheques at any Suncorp Bank branch.

Joint eOptions Accounts, opened by two individuals as joint applicants, cannot be setup to require both parties to authorise transactions or provide instructions.

Each quarter, you will receive a statement that shows account balances and transactions for your eOptions Account. You can request statements monthly or six monthly at no additional charge.

Cash Management Account

Our Cash Management Account is a bank account that allows deposits and withdrawals and offers unlimited fee free Suncorp Bank transactions with card and cheque access.

Interest on the account is tiered and is calculated daily on end-of-day credit balances and paid monthly.

A monthly account keeping fee applies but this is waived if you are eligible for a Relationship Waiver. For more information refer to page 19.

There is no minimum balance requirement when you open the account.

Your funds are “At Call” which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the branch or you can transfer electronically through Telephone, Mobile Phone and Internet Banking, or using BPAY®, Direct Debits and Credits, or using your card at ATMs and EFTPOS facilities.

Statements are issued quarterly. You can request statements monthly or six monthly at no additional charge.

55 Plus Account

The 55 Plus Account is a bank account that allows deposits and withdrawals and offers unlimited fee free Suncorp Bank transactions and has no monthly account keeping fees.

The account is available to personal customers who are aged 55 and over. In the case of joint accounts, one of the account holders must be over 55. An account cannot be opened in trust for another person. The account is also available to personal customers who are eligible for the Accessibility Waiver. Refer to page 19 for more information. You can have up to three 55 Plus Accounts.

The interest rate tiers for the 55 Plus Account are structured according to the Federal Government's deeming thresholds except for the first tier. We will automatically change our second and third tiers in line with any changes the government makes to the deeming thresholds. Stepped interest applies to the 55+ account. Interest is calculated daily on the end of day credit balances and paid monthly unless you choose to set up flexiRates, which allow you to fix the interest rate applying to a portion of your balance for a set period. If you set up flexiRates, the stepped interest rate will be paid on the credit balance of your account less any flexiRate balances.

Your funds in the 55 Plus Account are "At Call" which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the branch or you can transfer electronically through Telephone, Mobile Phone and Internet Banking, or using BPAY®, Direct Debits and Credits, or using your card at ATMs and EFTPOS facilities. Bank cheques are free from the 55 Plus Account.

Statements are issued quarterly. You can request statements monthly or six monthly at no additional charge. You can choose to record your transactions in a passbook. If this is the case, you will not have electronic access to your funds.

flexiRates

flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.

flexiRate interest is calculated daily and paid when the flexiRate period ends.

Interest	
How is flexiRate interest calculated?	whole of flexiRate Balance ¹
When is flexiRate interest calculated?	daily
When is flexiRate interest paid?	flexiRate end date

1. Refer to page 15 for full details of How is Interest Calculated?

flexiRates can only be setup and managed via Suncorp Internet Banking. To setup a flexiRate, you nominate the amount you wish to fix, and select a period of time and interest rate from the available options. There is no minimum or maximum flexiRate balance – the only limit is the available funds you have in your account.

Once setup, you cannot access funds in a flexiRate until it is released. flexiRate funds remain in your account, but your available balance is reduced by the total amount of your flexiRate funds. You will be able to access your flexiRate funds the day following your nominated end date.

Alternatively, you may be able to choose to automatically renew your flexiRate for the same period, subject to this option being available in Internet Banking for your chosen flexiRate period. This option will automatically renew your flexiRate for an identical period when your nominated end date is reached. The interest rate you will receive will be the current rate for the applicable flexiRate period when the flexiRate renews. You can change your renewal instructions via Internet Banking at any time before 7pm EST on the day your flexiRate is due to end, subject to system availability.

You can have up to fifteen flexiRates on an account at any one point in time.

All current flexiRates will show on your account statement, along with the applicable start and end dates, balances and interest rates.

Early Release of flexiRates

Subject to our agreement, early release allows you to end your flexiRate period before the end date you nominated, enabling you to access your funds. You cannot release a portion of your flexiRate balance – you can only release the entire flexiRate balance. As flexiRate interest is calculated for a fixed term, there is an interest adjustment that occurs if the flexiRate is released early. You will lose a proportion of the interest earned to the date you release your flexiRate.

The interest adjustment is made according to the proportion of the term completed as outlined in the table below. The interest adjustment specified in the table is the percentage of the interest earned to date that you will lose in the event we agree to you releasing your flexiRate early. The amount of the interest adjustment applied will depend on how early in the term you request to release your funds.

The interest adjustment does not impact on your original flexiRate balance. It simply reduces the amount of interest you will receive.

Proportion of Your flexiRate Period Completed	Interest Adjustment
0% – 25%	80% of the interest earned up to the early release date
26% – 50%	60% of the interest earned up to the early release date
51% – 75%	40% of the interest earned up to the early release date
76% – 100%	20% of the interest earned up to the early release date

Example:

You have a flexiRate of \$1,000 invested for a period of 6 months (180 days) at 5.00% per annum. If you release the flexiRate after 4 months (120 days), the proportion of the period completed is 67% (120/180 days x 100).

From the table above, you can determine that the interest adjustment is 40% of the interest earned to date.

$$\begin{aligned}\text{Interest earned for 120 days} &= \text{Principal} \times \text{Interest Rate per day} \times \text{Number of days} \\ &= \$1000 \times \frac{5.0}{100} \times \frac{1}{365} \times 120 \\ &= \$16.44\end{aligned}$$

$$\begin{aligned}\text{Interest Adjustment} &= 40\% \text{ of } \$16.44 \\ &= \$6.58\end{aligned}$$

$$\begin{aligned}\text{Interest to be paid} &= \$16.44 - \$6.58 \\ &= \$9.86\end{aligned}$$

General Information on Interest

Current interest rates are not included in this document because they are subject to change.

Current interest rates are available:

- by picking up our current Interest Rate Brochure from your nearest Suncorp Bank branch; or
- by calling us on 13 11 75; or
- by visiting our website suncorpbank.com.au.

Changes to the standard rate of interest (variable interest rate) are advertised in the national press on or before the date the interest rate is changed.

You can request a change to the destination account for your credit interest on your Suncorp Bank Personal Deposit Accounts. Redirection of credit interest can only be to another Suncorp Bank account.

If you choose to redirect your credit interest to a different account, please remember that the interest has been earned on the original account and must be declared by the owner/s of that account.

Depending on your personal circumstances you may have to pay income tax on any interest earned. You should seek independent external taxation advice in this regard.

How is Interest Calculated?

A standard rate of interest (variable interest rate) is paid on the total of all the credit balances in your account, less any flexiRate balances. Interest on Suncorp Bank Personal Deposit Accounts is calculated daily on the end of day balances, and paid into your account every month, quarter or six months depending on the product type.

If you prefer you can request that no interest is accrued and paid on credit balances in your Everyday Options main account by contacting us.

The method of calculating interest depends on the type of account. The different methods are:

- **Whole of balance.** Interest is paid on the whole of the credit balance in your account. For example, the Everyday Options Account pays interest on a whole of balance basis. flexiRates apply to the nominated portion of your balance for a set period of time which is calculated daily and paid when the flexiRate period ends.
- **Whole of flexiRates balance** applies to the nominated portion of your balance for a set period of time which is calculated daily and paid when the flexiRate period ends.
- **Stepped.** Interest is based on a number of set dollar ranges, each having an applicable standard interest rate. You are paid interest for that part of your account balance that falls within each range, at the rate applicable to that range. For example, the 55 Plus Account pays interest on a stepped basis.
- **Tiered.** Interest is based on a number of set dollar ranges, each having an applicable standard interest rate. When the credit balance exceeds set levels the interest rate for that tier will apply to the whole account balance. For example, the Cash Management Account pays interest on a tiered basis.

- **Bonus.** Bonus interest is paid on the whole of the credit balance in the account depending on the value and/or number of deposits and withdrawals made during the month. For example, the Everyday Saver Account can pay bonus interest.

How is Stepped or Tiered Interest Calculated?

The information below provides an example of how stepped and tiered interest for an account with 3 interest tiers is calculated.

- \$0 – \$1,999 X%
- \$2,000 – \$24,999 Y%
- \$25,000 + Z%

With **stepped interest**, a customer with a credit balance in their account of \$30,000 gets X% interest on the first \$1,999 and Y% interest on the amount from \$2,000 to \$24,999 and Z% interest on the amount from \$25,000 to \$30,000.

With **tiered interest**, a customer with a credit balance in their account of \$30,000 gets Z% interest on the whole balance.

Eligibility

Suncorp Bank Personal Deposit Accounts can only be opened by individuals as personal customers for personal use.

An account may be opened by two individuals as joint applicants.

Some accounts are only available to eligible customers.

Product	Eligibility
Kids Savings Account	at least one of the account owners must be under the age of 18
Everyday Basics Account	the account owners must be 12 years of age or older
Everyday Options Account	the account owners must be 12 years of age or older
eOptions Account	the account owners must be 12 years of age or older
Cash Management Account	the account owners must be 12 years of age or older
55 Plus Account	at least one of the account owners must be 55 years of age or over

Fees and Charges

This section contains the Fees and Charges for the following products:

- Kids Savings Account
- Everyday Basics Account
- Everyday Options Account
- eOptions Account
- Cash Management Account
- 55 Plus Account

Handy tips to save on fees

Most Suncorp Bank Deposit Accounts provide an unlimited number of fee free Suncorp Bank transactions. Depending on the way you transact on your account, you may incur other fees. Avoiding bank fees could be easier than you think. The following information provides you with a few simple tips that can help you save on fees and help you get the most from your everyday banking with Suncorp Bank.

Fee	Ways to save on fees
<p>Payment Honour Fee Applies if we allow a transaction initiated by you to overdraw your account. For example, a personal cheque, direct debit payment, Visa debit transaction, in branch withdrawal, EFTPOS or ATM withdrawal etc.</p> <p>Dishonour Fee – Cheque, Direct Debit Applies if there are insufficient or unavailable funds in your account to cover a personal cheque or direct debit payment and as a result the transaction is unsuccessful.</p>	<p>Automatic Sweep Set up a 'Sweep' (automatic transfer) between your accounts to maintain a minimum balance and reduce the risk of overdrawing your account or having your payment dishonoured. Sweeps prevent your account from overdrawing when a direct debit is made or a cheque is presented provided you have sufficient funds in your nominated account. This service is free for Everyday Options accounts. A fee may apply on other accounts.</p> <p>Telephone, Mobile Phone and Internet Banking Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the 'view/set balance notification' button to initiate your balance reminder.</p>
<p>Sweep Failure Fee Applies when a sweep fails due to there being insufficient or unavailable funds in your account for the sweep to occur.</p>	<p>Telephone, Mobile Phone and Internet Banking Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the 'view/set balance notification' button to initiate your balance reminder.</p>
<p>ATM Operator Fee</p>	<p>Suncorp and Bendigo Bank ATMs Use Suncorp and Bendigo Bank ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to Bendigo Bank ATMs, is free to use for many Suncorp Bank transaction products.</p> <p>Cash out at point of sale Many retailers provide 'Cash out' facilities at the point of sale which can save you time and money if you are not near a Suncorp or Bendigo Bank ATM. Withdraw extra cash when you press the "savings", "cheque" or "credit" button on the EFTPOS terminal when making a purchase. If you have a Chip Enabled Visa Debit card and you press "credit", you can get 'Cash out' either when making a purchase, or without making a purchase if the merchant allows it. It's important to remember that the card must be inserted into the terminal and not swiped, and a PIN must be used as 'Cash out' cannot be obtained with a signature</p>
<p>Bank Cheque Fee</p>	<p>External Transfer Transfer money from your Suncorp Bank account to an account at another financial institution. It's a simple alternative and fee free on most Suncorp Bank accounts.</p>

Fee	Ways to save on fees
Bank Cheque Fee (cont)	Visa Debit and Visa Credit Make your purchases with a Visa Debit or Credit facility. It's cost effective and convenient. Plus you'll have access to Visa's 24 million acceptance locations around the world. (Overseas transactions may attract a fee).
Statement Request Fee	Telephone, Mobile Phone and Internet Banking Avoid the cost of copies of statements by accessing statement information through Telephone, Mobile Phone and Internet Banking free of charge.
Transfer Failure Fee Applies if a transfer payment you have set up from your Suncorp Bank account to another account, fails due to insufficient or unavailable funds in your account.	Telephone, Mobile Phone and Internet Banking Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking Security Token). Balance Notification Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the 'view/set balance notification' button to initiate your balance reminder.

Refer to page 22 for details of these fees.

Exemptions from Fees and Charges

Relationship Waiver	
Eligibility	Applies when the total balance of funds in your Suncorp Bank Personal Deposit Accounts and term deposits is \$20,000 or more. In the last week of each 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:	Cash Management Account.
Accessibility Waiver	
Eligibility	Applies to customers with a permanent physical, intellectual disability or an impairment that restricts access to Suncorp Bank facilities. In certain circumstances an identification card may be required. To apply, visit a Suncorp Bank branch or call us on 13 11 75.
Fees waived	Account keeping fee. Suncorp Bank transaction fees. ATM Operator fee.
Applies to:	Everyday Basics Account, Everyday Options Account, Cash Management Account, 55 Plus Account (passbook only).
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.

Account Fees

	Kids Savings Account	Everyday Basics Account
Monthly account keeping fee	nil	nil
Suncorp Bank Transaction Fees		
– Staff assisted withdrawals	free	free
– Electronic withdrawals	free	free
– Personal cheque withdrawals	not available	not available
Deposits and Direct Credits	free	free
Non Suncorp Bank ATM withdrawals & enquiries (all states and territories)	not available	ATM Operator Fee
Bendigo Bank ATM withdrawals and enquiries	not available	free

Suncorp Bank Transactions

- staff assisted withdrawals include withdrawals, transfers and BPAY® undertaken with the assistance of a staff member at a Suncorp Bank branch.
- electronic withdrawals include withdrawals and transfers completed using automated Telephone Banking, Mobile Phone Banking, Internet Banking, Suncorp Bank ATMs, direct debit, BPAY®, EFTPOS.
- personal cheque withdrawals.

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.

Special Requests, Replacements and Other Event Fees

Fees apply for additional products and services and for international services and foreign currency transactions. Please refer to pages 22 & 23 for more information.

Everyday Options		eOptions Account	Cash Management Account	55 Plus Account
Main Account	Sub-account			
\$5.00	nil	nil	\$5.00	nil
free	not available	not available	free	free
free	free	free	free	free
free	not available	not available	free	free
free	free	free	free	free
ATM Operator Fee	not available	not available	ATM Operator Fee	ATM Operator Fee
free	not applicable	not applicable	free	free

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 apply.

Special Requests, Replacements and Other Event Fees

You can minimise a number of these fees by following our tips in the “Handy tips to save on fees” page at the start of this section.

If you would like to know more about these fees, please refer to “Important Terms Explained”, “Handy tips to save on fees” or call us on 13 11 75.

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs. Wherever practicable, we will advise you of the fee before you proceed with a special request

Special Requests, Replacements and Other Event Fees	
Card replacement	\$12.00
Visa debit card cash advance at non-Suncorp Bank Institutions	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques, bank cheques, direct debits	\$15.00
Bank cheques – purchase (fee does not apply to 55+ Accounts)	\$8.00
Bank cheques – replacement	\$25.00
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp Bank cheques and cheques processed via clearing system	\$15.00
Special Answers – hand delivered to another bank	\$50.00
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Sweep Fees – funds management, insufficient funds, sweep failure (fee does not apply to Everyday Options Accounts)	\$1.50
Dishonour Fee – cheque, direct debit	\$40.00
Payment Honour Fee	\$40.00
Everyday Basics Account & 55 Plus Account Only	
Dishonour Fee – Cheque, Direct Debit	\$10.00
Payment Honour Fee	\$10.00
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.

Foreign Currency Fees	
<p>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit 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 the percentage that Suncorp Bank charges for the Foreign Currency Conversion Fee).</p>	2.5% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<p>Foreign Currency Bank Draft – issue, trace request, stop payment Applies when you request us to:</p> <ul style="list-style-type: none"> • issue a foreign currency bank draft • provide destination details of a payment you have made by bank draft, or • place a stop payment on a bank draft we have issued to you. 	\$20.00
Foreign Currency Notes – sold or purchased	\$10.00 per currency
Cashing/Negotiating Non-Suncorp Bank Issued Foreign Currency Travellers Cheques	\$10.00
Issue of Travellers Cheques & Cash Passport	1% of AUD value per currency – min \$10.00 per currency – max \$100.00 per currency
Telegraphic Transfers sent – staff assisted	\$30.00
Online Telegraphic Transfer sent via Global Payments	\$20.00
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.	\$30.00 plus other bank's costs
<p>Dishonour Fee – (Foreign Cheque/Travellers Cheques/Bill for Collection) Applies when a foreign currency cheque, bill for collection, draft or travellers cheque we have accepted from you is not paid (dishonoured) by the payer's bank. Generally, this is due to insufficient funds in the payer's account or a stop payment being placed on the cheque.</p>	\$40.00 per cheque plus other bank's costs
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
<p>Bill for Collection – foreign currency cheque or draft Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on a bank other than the country of currency origin.</p>	\$40.00 plus other bank's costs
<p>Local Collection – foreign currency drawn on Australian bank/agent Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on an Australian bank or agent bank located in Australia.</p>	\$40.00 plus other bank's costs

Government charges

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, duties and charges as a separate item.

Fees and Charges on Other Suncorp Bank Accounts

The following are no longer available for new accounts:

- Everyday Options Unlimited Suncorp Transaction Plan;
- Everyday Options Electronic Transaction Plan;
- Everyday Options Staff Assisted Transaction Plan;
- Everyday Saver Accounts;
- Passbook Accounts;
- Investor Accounts;
- Home Loan Reducer Accounts or
- Ready Access Accounts.

For details of the fees applicable to these accounts please visit a Suncorp Bank branch, call us on 13 11 75 or visit our website suncorpbank.com.au for a copy of the “Schedule of Fees & Charges for Other Suncorp Bank Accounts”.

Suncorp Bank Package Offers

Money Manager – My Home Package Fees

If you ask us at any time to include your Everyday Options Account in a Money Manager My Home Package, the Money Manager Package Fee becomes payable solely under your Everyday Options Account Terms and Conditions.

The annual Money Manager Package Fee of \$300 is divided by 12 and 1/12th of the fee (\$25.00) is debited to your Everyday Options Account on the monthly anniversary of the opening date of your Everyday Options Account for the period (including part of any month) that your Everyday Options Account forms part of a Money Manager Package.

If you are paying the Money Manager Package Fee you will not be charged the Everyday Options Account account keeping fee for that month.

Participation in the package is optional and you can cancel your package at any time by telling us. If you cancel your package, standard charges will apply from the following month.

Terms and conditions specified in the Suncorp Money Manager - My Home brochure apply.

Access To Your Account

**This section contains
information regarding
Payment Facilities that
can be used in association
with Suncorp Bank
Personal Deposit Accounts**

Choosing your Access

To apply for access you can either call us on 13 11 75 or visit your local Suncorp Bank branch. Our staff will discuss with you what you require to access the facility and the application process.

Access Limits

To help protect you and your money from theft and fraud the following limits apply:

- the combined cash daily withdrawal limit for ATMs and EFTPOS cashout withdrawals is \$1,000 per day per card;
- for Mobile Phone and Internet Banking, a combined daily limit of \$5,000 will apply for external transfers, business payment credit files, BPAY[®] transactions and funds transferred using “other Suncorp Account” transfer types unless we agree another amount with you. For additional security, we can ask you to use an external transfer password or security access code. Funds transferred to any of your Suncorp Bank Accounts using “My Account” transfer type (whether you hold this account alone or with others) are not included.

If any limit is exceeded, the transaction will be rejected.

How can you Access your Account?

The access methods listed below are not available for all accounts, please refer to the tables on pages 4 and 5 to see if an access method is available.

Automatic Teller Machine (ATM)

By using an ATM, you can withdraw or transfer money from your Suncorp Bank account 24 hours a day 7 days a week (excluding outages for system maintenance) using your Personal Identification Number (PIN) together with your card. You can make a payment to a linked account (eg credit card) at a Suncorp Bank ATM using your card. Bendigo ATMs are free to access with your Suncorp Bank card if you would like to make withdrawals or enquiries.

BPAY[®]

BPAY[®] allows you to pay bills (to billers who have a BPAY[®] Biller number) over the telephone, in the branch, or via Mobile Phone and Internet Banking by transferring money directly from your Suncorp Bank account.

By using BPAY[®] you can:

- pay your bills 24 hours a day 7 days a week using Internet, Mobile Phone or Telephone Banking (excluding outages for system maintenance).

Direct Credit Transfer

A direct credit transfer facility allows you to automate a single payment or regular payments from your account.

Direct Debit

A direct debit facility is a debit you authorise for a direct debit user to make from your Suncorp Bank account.

Electronic Funds Transfer at Point of Sale (EFTPOS)

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp Bank account without having to use cash.

Internet Banking

Internet Banking allows you to access your accounts and conduct a range of banking activities including making payments from a computer connected to the Internet (e.g. at your home or office) without having to visit a branch or ATM.

If you are registered for Internet banking you can:

- transfer money from your account immediately or schedule a future payment to an account held at Suncorp or another financial institution. A combined daily limit of \$5,000 will apply for external transfers, business payment, BPAY® transactions and funds transferred using “other Suncorp Account” transfer types, unless we agree another amount with you. Funds transferred to your Suncorp Bank Accounts using “My Account” transfer type (whether you hold this account alone or with others) will not be included in your daily limit;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance);
- make a single payment.

Cheques

A cheque facility is a payment facility that lets you ask Suncorp Bank to make a payment from an account using a cheque. The payee of the cheque usually has to wait for the cheque to be cleared before they can access the funds.

By using a cheque you can:

- make payments of any amount as no limit applies to the amount of a cheque withdrawal, provided you have sufficient cleared funds in your account;
- make payments to anyone who will accept payment by cheque;
- stop payment of a cheque if it is lost or stolen before it is presented to us for payment;
- trace cheques to verify that a payment has been made.

Telephone Banking

Telephone Banking allows you to conduct a range of banking services over the telephone. You can only use Telephone Banking if you have a tone dialling telephone. Your telephone supplier can advise if your telephone is a tone dialling telephone.

By using Telephone Banking you can choose:

- the self select banking service to conduct transfers or bill payments; or
- an operator-assisted service to make bill payments 24 hours a day, 7 days a week (excluding outages for system maintenance).

Mobile Phone Banking

Mobile Phone Banking allows you to access your accounts and conduct a range of banking activities from your mobile device when connected to the Internet without having to visit a branch or ATM. You may be charged web access rates for access to this service by your mobile phone service provider. Your mobile phone service provider can advise you on specific fees and charges.

If you are registered for Internet Banking you can use your login details on Mobile Phone Banking to:

- transfer money from your account immediately or schedule a future payment to an account held at Suncorp or another financial institution. A combined daily limit of \$5,000 will apply for external transfers, business payment, BPAY® transactions and funds transferred using “other Suncorp Account” transfer types, unless we agree another amount with you. Funds transferred to your Suncorp Bank Accounts using “My Account” transfer type (whether you hold this account alone or with others) will not be included in your daily limit;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance);
- make a single payment;
- View BPAY® bill summaries and download a PDF copy of the detailed bill (for iPhone® users only);
- View and approve business payments (available to business customers only).

VISA Debit Card

A Visa Debit Card is a Visa card that can be attached to most Suncorp Bank Accounts.

You can get instant access to available funds in your attached Suncorp Bank Account at ATM's throughout Australia and overseas (where the Visa logo is displayed) by using your Visa Debit Card and PIN.

You can also purchase goods and services using your Visa Debit Card and the payment is debited to your Suncorp Bank account. A Visa Debit Card allows you to purchase goods and services:

- at an outlet within Australia that has EFTPOS available, by either:
 - selecting the “savings” or “cheque” button;
 - selecting the “credit” button wherever Visa cards are accepted or
 - making a Contactless Transaction at participating merchants if your card has Visa payWave functionality.
- by using a manual credit card sales voucher and ticking the Visa box;
- over the telephone or the internet by providing the card number to the merchant;
- at outlets overseas wherever Visa is accepted.

Suncorp Bank automatically enrolls all Visa Debit cardholders into the Suncorp Bank Verified by Visa (VbV) security service, free of charge. This service provides additional security when you use your Visa debit card to shop at participating VbV online stores (eg when you purchase a book online or a holiday). If VbV identifies that a transaction requires further verification, you will be sent a One-Time Passcode by SMS to the mobile phone number you have registered with us. You will need to enter the Passcode into the verification screen to finalise your purchase.

If you do not have your mobile number registered with us, you may be provided with an alternative verification method or it may be necessary for you to contact the bank directly. Purchases that are not verified when required will not be authorised and you if you wish to proceed with the purchase you will need to contact us.

If you use your Visa Debit card to make transactions over the internet, please make sure that you tell us if you change your mobile number or other personal details such as address or phone number.

With a Visa Debit Card when you are paying for goods and services by selecting the 'credit' button at an EFTPOS terminal or providing the card number to a merchant over the telephone or internet, you'll be covered by Visa's Zero Liability policy meaning you are protected against unauthorised transactions.

If your Visa Debit card has payWave functionality, you can make a Contactless Transaction for purchases less than \$100 at merchants who have a Contactless Terminal without having to sign or enter a PIN. For purchases over \$100, a PIN or signature is required.

At some outlets you can obtain cash directly from your Suncorp Bank account (known as 'cash out') by using your Chip Enabled Visa Debit card and PIN. Simply select the "credit" button on the EFTPOS terminal. When you select "credit", the card must be inserted into the terminal and not swiped.

You may be liable for Visa transactions which cause your account to become overdrawn. As a result interest or fees may be charged to your account.

Other Services

Funds Management Sweep

A funds management sweep facility allows you to keep a certain balance in a primary account and transfer ('sweep') excess available funds into a related account. A primary account is the account you nominate to have the excess funds transferred from.

Insufficient Funds Sweep

An insufficient funds sweep facility allows you to automatically transfer available funds into a nominated primary account from a related account if there are insufficient funds to cover a direct debit or personal cheque from your primary account.

Risks & Safeguards

There are a number of risks with using some payment facilities. The following information identifies some of these risks and makes suggestions on how you can avoid them happening to you. You should monitor your accounts and contact Suncorp Bank immediately if there are discrepancies.

Risks:

- an unauthorised transaction occurs on your account;
- the same transaction is processed more than once;
- you make an error in setting up a BPAY®, transfer, direct debit or direct credit;
- a cheque, transfer or direct debit fails or overdraws your account because of insufficient funds;
- your cheque book, cards, Internet Banking Security Token or secret codes are lost or stolen. Your secret codes include your PIN, telephone access code (TAC) internet banking password, Security token code, Customer ID and external transfer password (ETP).

Safeguards:

- don't disclose your secret codes to anyone (orally or in writing). No one from the bank, the police, or a merchant should ask for your secret codes;
- when selecting secret codes don't use obvious codes such as:
 - your date of birth;
 - consecutive numbers;
 - a series of the same number;
 - a driver's licence number;
 - an alphabetical code that is a recognisable part of your name.
- memorise your secret codes. Refer to the guidelines for recording secret codes in the Terms and Conditions for Suncorp Accounts, if you need to record your secret codes;
- cover the numeric PIN pad at the ATM or EFTPOS terminal with your other hand to ensure your PIN is not seen by anyone else;
- keep your card, cheque books and secret access codes safe. Notify Suncorp Bank immediately if you lose your card or cheque book or you suspect someone knows your secret codes;
- if you use Telephone, Mobile Phone or Internet Banking take care when entering details on biller codes, payment amounts, account details and check and confirm accuracy before finalising the transaction;
- when making a payment, record your receipt number on the bill and check against your next account statement;
- regularly check your account balance to prevent overdrawing;
- do not pre-sign cheques;
- don't let anyone swipe your card more than once without giving you a "transaction cancelled" receipt for all swipes except one;
- never access the Mobile Phone or Internet Banking site via an email link. Suncorp Bank will never ask you to enter login details via emails;
- maintain up to date virus protection and firewall software on your computer;
- avoid using Telephone Banking at places which record dialled numbers such as hotels. Instead, use a Suncorp Bank customer service operator to get access;
- do not pre-program your telephone with account access details ie. TAC and account number and if you use your Mobile Phone for Telephone Banking, regularly delete recently dialled numbers.

Important Terms Explained

Some terms used in this Product Features document are defined and explained below and in the Terms and Conditions for Suncorp Accounts. Please refer to the Terms and Conditions for Suncorp Accounts for the relevant definition if the term is not defined below.

Where a term used in this document is defined in this document and the Terms and Conditions for Suncorp Accounts, the definition below will apply in relation to the use of the term in this document.

In this document, unless the context indicates otherwise, the following terms have the following meanings irrespective on whether or not the first letters of those words are in upper or lower case.

In this document singular includes the plural and vice versa.

Term	Meaning
account	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Accounts.
At Call	deposits and withdrawals can be made at any time to the bank account.
ATM Direct Charging	a form of charging for Non-Suncorp or Non-Bendigo / Foreign ATM transactions where an ATM owner / operator and perhaps the card issuer charge the cardholder directly for using a foreign ATM. For example, as a Suncorp Bank customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
ATM Operator Fee	the fee charged for using a Non-Suncorp or Non-Bendigo / Foreign ATM for Withdrawals and Balance Enquiries. This fee is displayed on the ATM screen before you proceed with a transaction and you are prompted to either accept the fee and proceed or cancel the transaction. The ATM Operator Fee may vary depending on the ATM used and is charged to your account immediately.
BECS	the Bulk Electronic Clearing System. This system has the role of managing the conduct of the exchange and settlement of bulk electronic low value transactions. It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.
Bendigo Bank ATM enquiry	when you use a Bendigo Bank branded ATM to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
Bendigo Bank ATM withdrawal	when you withdraw money from a Bendigo Bank branded ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
BPAY®	BPAY® allows you to pay bills (to billers who have a BPAY® Biller number) over the telephone or via the internet by transferring money (making payments) directly from your Suncorp Bank account. BPAY® Ltd ABN 69 079 137 518.
cheque	a written order to us on our cheque form to pay a certain amount of money from your account.
Chip Enabled Visa Debit card	a Visa Debit card that has an embedded security microchip
Contactless Terminal	a Terminal which can be used to make a Contactless Transaction.
Contactless Transaction	a transaction made by holding your Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.

Term	Meaning
copy of personal or bank cheque	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
deeming	<p>a system the Federal Government uses to determine how much income you earn from your investments, including income from pension, benefit and allowance payments. The system assumes you earn a certain interest rate on your financial investments. The Federal Government decides what this rate will be. Deeming only applies to any financial investments counted under the Federal Government's Income test. Financial investments include money in bank accounts, cash, term deposits, shares, debentures, managed investments and certain other investments.</p> <p>For more information regarding the Federal Government's deeming system please contact the Commonwealth Department of Family and Community Services.</p>
direct credit	an electronic payment made to your account. An example of a direct credit is when an employer pays wages into an account electronically.
direct debit	a transaction you authorise in agreement with external direct debit users. An example of a direct debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
EFTPOS	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
eligible Suncorp Bank home loan	a Suncorp Bank home loan that we specify can be linked to an Everyday Options Account/s with a 100% home loan offset facility.
Electronic withdrawal	Includes withdrawals and transfers completed using automated Telephone Banking, Mobile Phone Banking, Internet Banking, Suncorp Bank ATMs, Direct Debit, BPAY®, EFTPOS.
end-of-day	midnight Brisbane time at the end of the relevant day.
external transfers	electronic funds transactions (Internet and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.
flexiRate	flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.
Foreign ATM	Another Financial Institutions ATM – also called a 'Non-Suncorp Bank ATM'.
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
interest rate brochure	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
non-Suncorp Bank ATM	Another Financial Institutions ATM – also called a 'Foreign ATM'.
non-Suncorp Bank ATM enquiry	when you use a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
non-Suncorp Bank ATM withdrawal	when you withdraw money from a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.

Term	Meaning
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
personal customer	a customer who uses a product for personal purposes.
personal deposit account	Suncorp Bank Kids Savings Account, Everyday Basics Account, Everyday Options Account, eOptions Account, Cash Management Account and 55 Plus Account.
record search/copy request – cheques, records, voucher retrieval	you can ask us to provide a copy of a document you have previously given us. For example, a deposit slip, withdrawal slip, transfer slip, account authority form, etc.
RTGS	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
security token	a small electronic device which generates a security token code.
Staff assisted withdrawals	include withdrawals, transfers and BPAY® undertaken with the assistance of a Suncorp Bank staff member at a Suncorp Bank branch.
standard rate of interest	the annual interest rates that we publish that apply to personal deposit accounts.
Suncorp Bank	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp Bank ATM withdrawal	when you withdraw money from a Suncorp Bank branded ATM using your transaction card. This requires you to input your PIN and to nominate the account you wish to withdraw the funds from.
Suncorp Bank customer	a person who holds an account with Suncorp Bank.
sweep – funds management, insufficient funds	a ‘sweep’ is an automatic transfer of available funds between your accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.
Telegraphic Transfer	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
trace/recall of funds request – cheque, electronic payment	Destination details of a payment you have made by cheque, electronic transfer or BPAY® from your account or attempt to recall a payment you have made by electronic transfer or BPAY®.
Visa Debit cash advance	a cash withdrawal using a Visa Debit card and selecting “credit” at an ATM which displays the Visa symbol.. The customer will incur a cash advance fee for performing this transaction. Please refer to the “Special Requests, Replacements and Other Event Fees” section of this Product Information Document
Visa payWave	functionality as part of a Visa Debit card that allows transactions to be made at participating merchants by holding your Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal. You do not have to sign or enter a PIN to complete the transaction if the purchase is for less than \$100.
we, our, us	Suncorp Bank.
you, your	the person acquiring the product and/or making non-cash payments.

Financial Claims Scheme

The Financial Claims Scheme under the Banking Act 1959 applies to the deposit accounts you have with us. You may be entitled to a payment under the Financial Claims Scheme in some circumstances. Payments under the Financial Claims Scheme are subject to a limit for each customer. Information about the Financial Claim Scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 13 10 60.

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Contact us for more information
or to change your details:



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www suncorpbank.com.au



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SUNCORP BANK 