Suncorp Bank Business Accounts

Product Information Document

This document contains information on Suncorp Bank Business Accounts: Business Everyday Accounts, Business Premium Accounts, Business Saver Accounts, General Trust Accounts, Real Estate Trust Accounts, Solicitors Trust Accounts, Business Ready Package and related fees and charges.

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

Effective Date: 1 October 2011.

SUNCORP BANK
Business

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About this Document

This document contains information about the following accounts: Business Everyday Accounts, Business Premium Accounts, Business Saver Accounts, General Trust Accounts, Real Estate Trust Accounts, Solicitors Trust Accounts, Business Ready Package and related fees and charges.

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

Business Deposit Accounts

Product Features at a Glance

	Transaction Accounts		Savings Account
	Business Everyday Account	**Business Premium Account**	**Business Saver Account**
How can I access the account?			
Branch Deposits	✓	✓	✓
Branch Withdrawals	✓	✓	✗
Telephone and Internet Banking	✓	✓	✓
Cheque Deposits	✓	✓	✓
Cheque Withdrawals	✓	✓	✗
Visa Debit - ATM, EFTPOS	✓	✓	✗
Direct Debit and Direct Credit	✓	✓	✓
BPAY® payments	✓	✓	✗
Interest			
How is standard interest calculated?	✗	tiered[1]	whole of balance
When is standard interest calculated?	✗	daily	daily
When is standard interest paid?	✗	monthly	monthly
Is 100% Business Offset available?	✓	✓	✗
Is flexiRate[2] interest available?	✗	✗	✓
Record of Transactions			
When are standard statements issued?	End of month	End of month	End of month

1. Refer to page 11 for details of tiered interest calculation.
2. Refer to page 8 for details on flexiRates.

Fees

	Transaction Accounts		Savings Account
	Business Everyday Account	Business Premium Account	Business Saver Account
Summary of Fees[3]			
Monthly account keeping fee	nil	$20	nil
Account keeping fee waivers[4]	✗	Deposit waiver Overdraft Facility waiver	✗
Transaction fee free thresholds*	30	60	✗
Transaction Fees (charged if you exceed your number of fee free transactions allowed per month)			
- Staff assisted deposits	free	free	free
- Staff assisted withdrawals	$1.00	$1.00	✗
- Cheque deposits	free	free	free
- Cheque withdrawals	$0.60	$0.60	✗
- Electronic transactions	free	free	free
- External transfers	$2.00	$2.00	$2.00
Transaction Fees (always charged)			
- Business Payments Credit	Fee per transaction 0-200 $0.20 201-500 $0.15 501+ $0.10		✗
- Non Suncorp or Bendigo Bank ATM withdrawals and enquiries	ATM Operator Fee		✗

3. Refer to page 33 for full details of relevant fees. Other fees and charges apply.

4. Refer to page 32 for full details of fee waivers.

*How Fees are charged

Fees are debited to your account on the last day of the month. When calculating your number of fee free transactions, we will rank your transactions in the following order:

1. Staff assisted withdrawals
2. Cheque withdrawals
3. External transfers

You willl be charged for the number of transactions exceeding the number of fee free transactions as listed above.

Business Everyday Account

The Business Everyday Account is a transaction account that can be used by non-personal customers as an everyday transaction account with a choice of access options.

The Business Everyday Account can be operated as a stand-alone account and if requested can be linked to an overdraft facility. Fees may be payable for the overdraft facility.

There are no minimum or maximum balance requirements and no limits on deposits or withdrawals on the account.

No interest is paid on credit balances in this account.

No monthly account keeping fees apply to this account and it offers up to 30 fee free withdrawal transactions each month. Deposits, cash or cheque at any Suncorp branch, are free transactions on 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. You can transact electronically through Telephone and Internet Banking or using BPAY®, direct debits and direct credits, or using your card at ATMs and EFTPOS facilities. You can make Business Payments with the Business Everyday Account or it can be linked to Suncorp EFTPOS or BPAY® Biller to make receiving customer payments or making payments to suppliers easier.

Statements are issued monthly at the end of the month.

Business Premium Account

The Business Premium Account is for non-personal customers when depositing and maintaining high sums of money. The Business Premium Account offers "At Call" access to funds at any time our banking facilities are available.

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

The Business Premium Account can be operated as a stand-alone account and if requested can be linked to an overdraft facility. Fees may be payable for the overdraft facility.

There are no minimum or maximum balance requirements and no limits on deposits or withdrawals on the account.

A monthly account keeping fee is payable, however will be waived when accumulated deposits total $50,000 or more each month on the account.

The Business Premium Account provides up to 60 fee free withdrawal transactions each month. Deposits, cash or cheque at any Suncorp branch, are free transactions on 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. You can transact electronically through Telephone and Internet Banking or using BPAY®, direct debits and direct credits, or using your card at ATMs and EFTPOS facilities. You can make Business Payments with the Business Premium Account or it can be linked to Suncorp EFTPOS or BPAY® Biller to make receiving customer payments or making payments to suppliers easier.

Statements are issued monthly at the end of the month.

Business Premium Account – with Negotiated Features is also available, in which case:

- The Interest Rate, Account Keeping Fee and Suncorp Transaction Fees applied to your Business Premium Account are negotiated with you when you open your account and the details are confirmed by us in writing shortly afterwards.
- The Negotiated Interest Rate applies to the whole credit balance in your account (i.e. every dollar in your account) regardless of the account balance.
- You can negotiate to have your interest paid and your fees debited from your account monthly, quarterly, half yearly or yearly depending on your circumstances.

Business Saver Account

The Business Saver Account is a high interest, primarily online savings account with no monthly account keeping fees.

The Business Saver Account can be operated as a stand-alone account.

Funds (unless in a flexiRate) are available "At Call" which means you can access your money at any time our banking facilities are available. Funds can be transferred into other Suncorp accounts or any other bank accounts using Suncorp's external internet transfers.

You can not use a card or cheque on a Business Saver Account and you are not able to directly withdraw cash. If you want to access cash from this account, you simply transfer money from your Business Saver Account using Internet Banking into your business transaction account, then withdraw cash from your transaction account as you would normally.

Variable interest is paid on every dollar in the account unless you choose to set up flexiRates, which allows 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.

The Business Saver Account can be accessed via Telephone and Internet Banking. You can set up internal and external transfers, direct debit and direct credit transactions and check account balances and transaction history.

Statements are issued monthly at the end of the month.

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 10 for full details of How is Interest Calculated.

flexiRates can only be set up and managed via Suncorp Internet Banking. To set up a flexiRate, you nominate the amount of funds 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 set up, 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 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 AEST 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.

The interest adjustment is made according to the proportion of the term completed as outlined in the table on page 9. The interest adjustment specified in the table is the percentage of the amount of flexiRate interest earned to the release 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.

Interest earned for 120 days = Principal x Interest Rate per day x Number of days

$$= \$1000 \times \frac{5.0}{100} \times \frac{1}{365} \times 120$$

$$= \$16.44$$

Interest Adjustment = 40% of $16.44

= $6.58

Interest to be paid = $16.44 – $6.58

= $9.86

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 a Suncorp Branch;
- By phoning 13 11 75; or
- By visiting our website suncorpbank.com.au

Changes to the standard interest rates 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 Business Deposit Accounts. Redirection of credit interest can only be to another Suncorp 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 taxation advice in this regard.

How is Interest Calculated?

Interest on Suncorp Business Deposit Accounts is calculated daily on the end of day balances.

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.
- **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.
- **Tiered.** Interest is based on a number of set dollar ranges, each having an applicable standard interest rate. When the credit balance exceeds set the levels the interest rate for that tier will apply to the whole account balance.

How is Tiered Interest Calculated?

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

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

With **tiered interest**, a customer with a credit balance in their account of:

$18,500 gets Y% interest on the whole balance; or

$30,000 gets Z% interest on the whole balance.

Interest Modes

Business Accounts operate in two modes:

- credit interest mode – which pays a rate of interest on credit balances; OR
- offset mode – which is a 100% Small Business Loan Offset facility.

100% Business Offset Mode – Small Business

Before your eligible business account can operate in Offset Mode you need to ask us to link your business account to an eligible Small Business Loan. Once linked, you can use your business account as a 100% offset facility to reduce the interest payable on your linked Small Business Loan.

To be eligible for Offset Mode, your business account must be in the same name as the eligible Small Business Loan. A Business Offset Fee may apply the first time you link your business account to an eligible Small Business Loan.

When in Offset Mode, we **do not** pay you Credit Interest on balances in your linked business account.

Instead, we deduct the balance in your business account from the amount you owe on your linked Small Business Loan, then calculate the interest charge on the reduced balance of your linked Small Business Loan ("the Offset Benefit"). The Offset Benefit is calculated daily at the time that the linked Small Business Loan interest charge is calculated. This may not be on the end-of-day balance as the linked Small Business Loan interest may be processed before the end-of-day.

Your Offset Benefit is applied when interest is debited to your linked Small Business Loan.

The Offset Benefit will not show on your business account statement but the interest you save will be shown on your linked Small Business Loan statement.

Your Business Lending Specialist can advise if your loan is eligible for offset mode 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 Small Business Loan, eg if you change your loan type, your business account 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 Small Business Loan; but
- A standard rate of interest will automatically be paid on the credit balances in your business account as per standard account features.

The offset link will remain and will be re-activated automatically if your Loan is changed so that it again meets the criteria of an eligible Small Business Loan.

If you pay out your Small Business Loan you will receive no offset benefit. Your business account will be automatically switched to Credit Interest Mode. This means that credit interest will be paid on the credit balances of your business account.

Example:

The table below illustrates two examples of how credit balances in a business account operate in Offset Mode and affect the interest payable on a linked eligible Small Business Loan.

Balance of Business Accounts	Amount of Linked Small Business Loan	We will
Business Account = $25,000	$145,000	- Use the balance in the business account of $25,000 to calculate the Offset Benefit; - Not pay you credit interest on the balance of your eligible business account; - Not charge interest on $25,000 of your linked Small Business Loan; - Charge interest on the remaining $120,000 of your linked Small Business Loan.
Business Account = $5,000	$105,000	- Use the balance in the business account of $5,000 to calculate the Offset Benefit; - Not pay you credit interest on the balance of your business account; - Not charge interest on $5,000 of your linked Small Business Loan; - Charge interest on the remaining $100,000 of your linked Small Business Loan.

Trust Accounts

This section contains information on the following products:

General Trust Account

Real Estate Trust Account

Solicitors Trust Account

Trust Accounts

Product Features at a Glance

	General Trust Account	Real Estate Trust Account	Solicitors Trust Account
How can I access the account?			
Locations available	Nationwide	QLD, NSW	QLD
Branch	✓	✓	✓
Telephone Banking – Check balances only	✓	✓	✓
Internet Banking – Check balances – Funds transfer and immediate external payments	✓ ✗	✓ ✓	✓ ✗
Business Payments Credit	✗	✓	✗
Cheque	✓	✓	✓
Card Access – ATM, EFTPOS	✗	✗	✗
Direct credit	✓	✓	✓
Direct debit	✓	✓*	✗
BPAY® payments	✗	✗	✗
Interest			
How is standard interest calculated?	You earn no interest on any amount standing to the credit of our Trust Accounts. Any interest earned may be paid to a relevant State authority. Please refer to page 16 for more details on these payments.		
Record of Transactions			
When are standard statements issued?	End of month	End of month	End of month

*Under legislation the Real Estate Agent is required to obtain from Suncorp certain records in relation to electronic transactions, including the account name to which funds are disbursed electronically. Suncorp cannot provide the account name to which funds are disbursed electronically. It is up to the Real Estate Agent to make their own enquiries and decide whether to disburse funds electronically knowing Suncorp cannot provide all information required to be kept by the Real Estate Agent.

Fees

	General Trust Account	Real Estate Trust Account	Solicitors Trust Account
Summary of Fees			
Monthly account keeping fee	$5.00	$5.00	$5.00
Minimum monthly balance required to waive the account keeping fee	$10,000	$10,000	$10,000
Number of fee free transactions allowed per month			
Fee free transactions include: - Cheque withdrawals - Staff assisted deposits	20	20	20
Direct Credits	Unlimited	Unlimited	Unlimited
Direct Debits	Unlimited	Unlimited	✗
Transaction Fees (charged if you exceed your number of fee free transactions allowed per month)			
Cheque withdrawals (per item)	$0.60	$0.60	$0.60
Staff assisted deposits	$0.70	$0.70	$0.70
Transaction Fees (always charged)			
Business Payments Credit (Transactions per month)	✗	Fee per transaction 0-200 $0.20 201-500 $0.15 501+ $0.10	✗
Cheques Deposited (per item)	$0.60	$0.60	$0.60
Immediate External Payments	✗	$1.00	✗

How fees are charged

Fees are debited to your Suncorp Business Transaction Account on or after the last day of the month. When calculating your number of fee free transactions, we will rank your transactions in the following order:

1. Cheque withdrawals
2. Staff assisted deposits.

You will be charged for the number of transactions exceeding the number of fee free transactions as listed above.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 33 to 34 for more information.

General Trust Account

The General Trust Account is for businesses that require an account to regulate payments or deposits on behalf of a third party.

- A Suncorp Business Everyday Account must be opened prior to opening a General Trust Account and must be held while the Trust Account is open.
- All fees associated with the General Trust Account will be debited to your Suncorp Business Everyday Account.
- The account keeping fee on the General Trust Account is waived when a minimum balance of $10,000 is maintained in the General Trust Account.
- Up to 20 fee free transactions (branch deposits (excluding cheque deposits) and cheque withdrawals) are available each month.
- No interest is paid on our General Trust Accounts.
- Statements are issued monthly.

Real Estate Trust Account

The Real Estate Trust Account is for use by Real Estate Agents that operate a real estate business within Queensland and / or New South Wales.

- A Suncorp Business Everyday Account must be opened prior to opening a Real Estate Trust Account and must be held while the Trust Account is open.
- All fees associated with the Real Estate Trust Account will be debited to your Suncorp Business Everyday Account.
- The account keeping fee on the Real Estate Account is waived when a minimum balance of $10,000 is maintained in the Real Estate Trust Account.
- Up to 20 fee free transactions (branch deposits (excluding cheque deposits) and cheque withdrawals) are available each month.
- No interest is paid to the account holder. Interest earned is redirected to the Office of Fair Trading in the relevant state. The interest rate is changed at the end of each calendar month.
- In order to open a Real Estate Trust Account you must provide us with a copy of the relevant license, e.g. Real Estate Agents, Auctioneers or Commercial Agents licence, (for Queensland) or a Trust Account(s) Notice (Blue Form) from the Office of Fair Trading (for New South Wales)
- Statements are issued monthly.

Solicitors Trust Account

- The Solicitors Trust Account is available to Queensland Solicitors only.
- A Suncorp Business Everyday Account must be opened prior to opening a Solicitor Trust Account and must be held while the Trust Account is open.
- All fees associated with the Solicitors Trust Account will be debited to your Suncorp Business Everyday Account.
- The account keeping fee on the Solicitors Trust Account is waived when a minimum balance of $10,000 is maintained in the Solicitors Trust Account.
- Up to 20 fee free transactions (branch deposits (excluding cheque deposits) and cheque withdrawals) are available each month.
- No interest is paid to the account holder.
- Interest earned is redirected to the Department of Justice and Attorney General.
- In order to open a Solicitors Trust Account a copy of the Notification to the Queensland Law Society completed by the Solicitor is required.
- Statements are issued monthly.

Suncorp Package Offers

This section contains information on the following product:

Business Ready Package

Business Ready Package

Our Business Ready Package combines a Business Premium Account (the transaction account) with an overdraft facility and up to 3 Term Lending facilities.

The Business Ready Package comprises a single 'all inclusive' quarterly service fee which covers all facilities within the package. The transaction account offers 'at call' access to funds at any time our banking facilities are available, while the term loans included in the package can be structured to suit your specific lending requirements.

When opened as part of the Business Ready package, the Business Premium Account offers a competitive rate of interest which:

- Applies to whole of credit balances in the transaction account
- Is calculated daily on end of day credit balance in the account and paid monthly

You can apply for a Business Ready Package at a Suncorp branch, or call us on 13 11 75.

Fees

Summary of Fees	
Package Fee	$350 per quarter
Transaction fees (number of fee free transactions allowed per month)	
Staff assisted deposits	Unlimited
Staff assisted withdrawals	Unlimited
Cheque deposits	Unlimited
Cheque withdrawals	Unlimited
Electronic transactions (including external transfers to other financial institutions)	Unlimited
Business Payments Credits	Unlimited
Transaction fees (always charged)	
Non Suncorp and Bendigo Bank ATM withdrawals & enquiries	ATM Operator Fee

How fees are charged

Unless otherwise stated, fees are debited to your account on the last day of the month.

Special Requests, Replacements and Other Event Fees

Other Fees may apply for additional products and services. Please refer to pages 33 to 34 for more information.

Access to Your Account

This section contains information regarding Payment Facilities that can be used in association with Suncorp Business Accounts

Choosing your Access

To apply for access you can either contact our Call Centre on 13 11 75 or visit your local Suncorp 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 may 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 your Suncorp Bank Accounts using "My Account" transfer type (whether you hold this account alone or with others) are not included.
- Business account owners can apply for account limits and/or personal limits to be applied to your account to meet your business needs but these are subject to approval by us.
  - an **"Account Limit"** on your business account, limits the total dollar value of all external transfers, business payment credit files, BPAY® transactions and transfers to other Suncorp account that can be processed from the account each day using Internet Banking.
  - a **"Personal Limit"** for each individual authorised to transact on the account, limits the total dollar value of all external transfers, business payment credit files, BPAY® transactions and transfers to another Suncorp account that the individual can approve each day using Internet Banking. Personal limits can only be applied if an "Account Limit" is in place.

While an Account Limit or Personal Limit is in place for an account, the dollar value of external transfers, business payment credit files, BPAY® transactions and transfers to another Suncorp account made from that account will not be included in the combined daily limit for a person registered for Internet Banking.

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 & 14 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 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 Bank ATMs are also 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 or via the Internet by transferring money directly from your Suncorp account.

By using BPAY® you can:

- pay your bills 24 hours a day 7 days a week (excluding outages for maintenance)
- pay multiple BPAY® bills at the same time using Internet or Telephone banking.

Business Payments
Business Payment Credit enables you to transfer funds from your business account to multiple accounts eg for payrolls.

For more information on Business Payments refer to pages 26 and 27.

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

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

Electronic Funds Transfer at Point of Sale (EFTPOS)
An EFTPOS facility allows you to make point of sale payments directly from your Suncorp 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 (eg 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 balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance);
- make a single payment or multiple payments to creditors;
- transfer from one account to multiple accounts (both your own or third party accounts at Suncorp) or to accounts held at other financial institutions. This can be useful for regular multiple transfers such as payroll payments.

Cheques

A cheque facility is a payment facility that lets you ask Suncorp 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 an operator-assisted service or the self select banking service to conduct transfers or 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 payments, 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 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.

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.

Suncorp Bank automatically enrols 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 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.

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.

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 cheque from your primary account.

Risks & Safeguards

There are a number or 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 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 cards, cheque books and secret access codes safe. Notify Suncorp 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 Suncorp's Mobile Phone or Internet Banking site via an email link. Suncorp 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 customer service operator to get access;
- do not pre-program your telephone with account access details i.e. TAC and account number and if you use your mobile for Telephone Banking, regularly delete recently dialled numbers.

How do Business Payments work?

Business Payment Credit

Business Payment Credit enables you to transfer funds from your business account to multiple accounts and is useful for regular transfers such as payrolls. You can transfer funds to other accounts held by you, to third party Suncorp accounts or to accounts with other financial institutions in Australia.

Setting up Business Payments

Business Payments must be initiated from a Suncorp business account. To make a Business Payment you need to follow the Internet Banking prompts and complete all details requested. Detailed instructions on making Business Payments are included in the Help function in Internet Banking. You should read these instructions before undertaking your first Business Payment.

To use the Business Payment Credit function within Internet Banking you need:

- an eligible business account;
- to be registered for Internet Banking;
- an external transfer password (ETP) to enable transfer of funds to accounts with other institutions;
- an APCA ID that has been issued by Suncorp (Australian Payments Clearing Association Identification which entitles you to be a registered user of the Bulk Electronic Clearing System).

Just ask us to help with these requirements.

Authorised persons

Account owners can appoint another individual to access an account to undertake various transactions including Business Payments. To do this, the account owner and the individual must complete a form which specifies what the individual can do and which accounts they can access. Please refer to the Terms and Conditions for Suncorp Accounts for further details or contact us on 13 11 75 for a form.

Processing of Business Payments

It is important to check the details of each transaction in a Business Payment to ensure that the account numbers, BSB and amounts are correct. Once we have commenced processing a transaction that has been authorised, we will not be able to stop, withdraw, suspend or delete the transfer, change any details or recover the funds. We are not responsible for any loss suffered if the account numbers, BSB or amounts of transactions are incorrect or invalid or if you authorise transactions more than once in error.

Transactions processed to accounts held with other financial institutions as a result of a Business Payment Credit file are External Transfers for the purposes of the Terms and Conditions for Suncorp Accounts. Refer to those Terms and Conditions for further details.

If your instruction to process a Business Payment Credit file is made before 4:00p.m. AEST on a business day, it will in most cases be treated as having been made on that same day or on the date in the future that you specify. Where your instruction is received after 4:00p.m. AEST, in most cases the payment will be treated as having been made on the next business day or on the date in the future that you specify. A payment may take longer to be credited to an account at another financial institution if the other financial institution does not process a payment as soon as they receive it.

You need to allow sufficient time for processing of Business Payment Credit.

Settlement

If you do not have sufficient cleared funds in your nominated account to pay for the Business Payment Credit Transactions on the day the payments are processed, the Business Payment Credit file may fail. In this event, we will credit the nominated trace account (or if one is not nominated, your originating account) with the value of any credit transaction that is returned dishonoured or rejected and debit the nominated account with any fees incurred as a result of the return, dishonour or rejection.

Your nominated business account statement will provide details of any returned, rejected or dishonoured transactions.

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Additional Fees and Charges

Handy tips to save on fees

Most Suncorp deposit accounts provide an unlimited number of fee free Suncorp 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.

Fee	Ways to save on fees
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.	**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.
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.	**Telephone, Mobile Phone and Internet Banking** Check and manage your account balances using the convenience of Telephone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp does not charge customers to use Telephone 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.
ATM Operator Fee	**Suncorp and Bendigo 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. **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.

Fee	Ways to save on fees
Statement Request Fee	**Telephone, Mobile Phone and Internet Banking** Avoid the cost of copies of statements by accessing statement information through Telephone or Internet Banking free of charge.
Bank Cheque Fee	**External Transfer** Transfer money from your Suncorp account to an account at another financial institution. **Visa Debit and Visa Credit** Make your purchases with a Visa Debit or Visa 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)
Transfer Failure Fee Applies if a transfer payment you have set up from your Suncorp 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 and Internet Banking. You can also stop a scheduled automatic payment. Suncorp does not charge customers to use Telephone 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.

Exemption from Fees & Charges

Deposit Waiver	
Eligibility	Applies when the accummulated total of funds deposited into your deposit account is $50,000 or more in the calender month.
Fees waived	Account keeping fee
Applies to:	Business Premium Account

Overdraft Facility Waiver	
Eligibility	Applies when an overdraft facility is attached to the account.
Fees waived	Account keeping fee
Applies to:	Business Premium Account

Commissions Paid

We may pay commission to other persons that we approve on accepted applications for the provision of the product/s specified in this PID lodged by those persons.

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.

Special Requests, Replacements and Other Event Fees	
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 cheques – 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
Real Time Gross Settlements (RTGS) – outward	$35.00
Real Time Gross Settlements (RTGS) – inward	$2.50
Sweep Fees – funds management, insufficient funds, sweep failure	NIL
Dishonour Fee – cheque, direct debit	$10.00
Payment Honour Fee	$10.00
Transfer Failure Fee	$10.00
Internet Banking Security Token	$20.00
Business & Company Name Search	$50.00
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)	$15.00 per cetificate issued
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	
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.	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 Applies when you request us to: • 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 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
Dishonour Fee – (Foreign Cheque / Travellers Cheques / Bills 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.	$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 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.	$40.00 plus other bank's costs
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.	$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 Business Accounts

The following are no longer available for new accounts:

* Business Standard Account
* Business Cheque Account
* Business Management Account
* Business Investment Account
* Business Investment Account with Options
* iBus Maximiser Account
* Money Manager - My Business package
* Money Manager - My Business and Home package
* Business Finance Pak
* Cashflow Accelerator™

For details of the fees applicable to these accounts please visit a Suncorp branch, phone 13 11 75 or visit our website suncorpbank.com.au for a copy of the "Schedule of Fees & Charges for Other Business Accounts".

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

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
30-Day Bank accepted bill rate	a market driven rate representing the cost of funds in 30 days. This rate is issued by the Reserve Bank and fluctuates up and down accordingly.
90-Day Bank accepted bill rate	a market driven rate representing the cost of funds in 90 days. This rate is issued by the Reserve Bank and fluctuates up and down accordingly.
account	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Accounts.
APCA	APCA means the Australian Payment Clearing Association which is responsible for payments clearing and settlement systems in Australia. Payments clearing is the exchange of payment instructions for value between providers of payment services such as banks and building societies.
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.
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.
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 account. BPAY® Ltd ABN 69 079 137 518.
Business Payments	ability to create a payment credit file through Internet Banking, debiting funds from a Suncorp business account and crediting multiple accounts as set up by you. For example regular transfers such as a payroll.

Term	Meaning
cheque	a written order to us on our cheque form to pay a certain amount of money from your account.
cheque transaction	a transaction where a cheque is drawn on or deposited to 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.
Copy of personal or bank cheque	as the owner of a Suncorp cheque, you can ask us to provide you with a copy of it
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 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.
electronic transactions	includes electronic internal transfers (between Suncorp accounts), direct debits and direct credits (excludes Business Payments), BPAY®, Suncorp ATM withdrawals and EFTPOS.
eligible small business loan	a Suncorp small business loan that we specify can be linked to an eligible business account with a 100% business offset facility.
end-of-day	midnight Brisbane time at the end of the relevant day.
External transfers	includes funds transfer, immediate or future dates (internet and staff assisted) from a Suncorp 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.
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 accounts.
month	a calendar month.
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
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.

Term	Meaning
security token	a small electronic device which generates a security token code.
staff assisted transaction	includes any withdrawal, transfer, BPAY® or deposit performed with the assistance of a Suncorp staff member.
standard interest	the annual interest rates that we publish that apply to deposit accounts.
Suncorp	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp ATM withdrawal	when you withdraw money from a Suncorp 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 banking customer	a person who holds an account with Suncorp.
sweeps – 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	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.
you, your	the person acquiring the product and/or making non-cash payments.

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Contact us for more information
or to change your details:

Call 13 11 75

www suncorpbank.com.au

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